

## APPEALS PROCESS

If a homeowner disagrees with the substantial damage determination for repair costs they can submit the following information to the community:

1. Actual Cash Value from Insurance Claim
2. Two Estimates from Verified Contractors

If a homeowner disagrees with the SD determination for market value they can submit the following information to the community:

1. Tax Assessed Value
2. Licensed Appraisal based on pre-storm value