

Dealing with FEMA

When flooding damages to your home, your family will face a whole range of heartache. Your home is your biggest asset, so you want to know right away what to do if you're displaced, the costs you're facing, and most of all when you can go back home. Until you can answer those questions, you're going to feel vulnerable, anxious, and stressed.

Because flood insurance is administered, regulated, and backed by the [National Flood Insurance Program \(NFIP\)](#), working with the [Federal Emergency Management Agency \(FEMA\)](#) can seem pretty daunting, especially after a disaster. Luckily, we've got a handle on the situation and have devised a BIG list of four tips help you work with FEMA and your flood insurance claim.

Before a flood, find out if your home is in an area with a [flood designation](#). If your home is in a [Special Flood Hazard Area \(SFHA\)](#), this may add more costs to repair or rebuild your home to bring it into building code compliance.

1) FEMA Adjusters are not Insurance Adjusters

FEMA adjusters are concerned with emergency aid. When there's a flood, register with FEMA at [DisasterAssistance.gov](#). This will help get you grant money assistance from FEMA's [Individuals and Households Program \(IHP\)](#) for temporary housing, repair, and more. The program does have [requirements](#), conditions, and limitations that you should be aware of and understand.

IHP aid is supplemental and meant to help you restore your damaged property to a safe, sanitary, and usable condition. By law, FEMA can't duplicate benefits for losses covered by your insurance company. You need to file a claim with your insurance company as soon as possible. You have up to 12 months from the date you apply with FEMA to submit your insurance settlement records for review.

The [maximum period for IHP assistance is 18 months](#).

2) Document Everything

It's important that you document everything in your house and what happened as accurately as possible. Not only does this help you understand the process, it also helps you back up your case. You must be your own advocate.

When you file an insurance claim, notify them of your current/temporary address so that correspondence is sent there. Also, request a letter or email confirming that you contacted them and filed a claim.

Separate damaged property from your undamaged property. Generally, you don't want to throw anything out after a flood because both FEMA and insurance adjusters will need to document it. If circumstances make damaged items a health hazard, then you should photograph them and document any additional information (receipts or appraisals) before throwing items away. Also, photo-document all damage to your home and located any photos showing your home's pre-flood state.

Get a small notebook and use it to track all your contacts. That way, you will easily have all records in one place. Write down the following: the full names and titles of all people you speak with, dates of contact, contact information, and details of the discussion.

Be prepared to go up the administrative food chain in appealing your FEMA assistance and insurance claims. Keep records of discussions and also provide your adjusters a summary of your discussion via email.

Keep all hotel and motel receipts. Lodging expenses may be eligible for reimbursement from FEMA assistance if your home was damaged severely enough to prevent your return for an extended period of time.

3) Cooperate Fully with the Adjusters

The adjuster cannot approve (or disapprove) your claim nor tell you whether it will be approved. [Initial visits are called “scoping a loss”](#) – the adjuster will take measurements and photographs and note direct flood damage. Point out all the damage to the adjuster. It’s crucial they understand how badly your family has been affected. The adjuster completes a detailed estimate of damages. You will get a copy. Other experts may come to inspect. Cooperating with them as well will be to your benefit and speed the process on.

Adjusters are only human. In the wake of big disaster incident, inspections and estimates may turn up incomplete, other documents go missing, and reports may be just plain wrong. If [you disagree with the adjuster’s form](#), put a note to that effect on the form before you sign it.

4) Send in the Completed [Proof of Loss](#) and All Documentation to Your Insurance Company within 60 Days after the Loss Occurs.

Proof of Loss is not a claim, but rather lists the damage you have incurred. Attach all supporting documentation – photos, appraisals, copies of receipts, etc. – to document the pre-flood worth of your home and other property.

If you get into a [dispute over your claim](#), you can appeal. Be sure to hire an expert who will work for you to:

prove the extent and cause of damage.

prove the value of damage.

discredit company-biased experts.

dispute damage was “pre-existing”.

Being your own advocate and staying engaged by being proactive and having all your documentation in order goes a long way to resolving disputes and other snags in your favor.

No wants to contend with the aftermath of a flood ravaging your home and well-being, but we hope these four tips will help your family contend with the FEMA and flood insurance claim process.

FEMA Handbook

https://www.fema.gov/media-library-data/1483567080828-1201b6eebf9fbbd7c8a070fddb308971/FEMAIHPUG_CoverEdit_December2016.pdf