

Who's Knocking at Your Door?

After a flood disaster, expect multiple visitors who will want to help you recover. It's common for multiple visitors to perform damage assessments on your home. No matter who's knocking, always ask for identification and the purpose of the visit. Never give out personal information such as your Social Security or bank account number. Government officials will never ask for money and you should never pay for their service.



INSURANCE



Flood Insurance Adjuster

If you file an NFIP policy claim, you will receive a call and a visit from a flood insurance adjuster. They will collect information, take photos, and help fill out claims paperwork. They will have a Flood Adjuster Certification Card and picture ID.



Homeowners Insurance Adjuster

If you file a claim with your homeowners insurance, a homeowners insurance adjuster will call and visit to assess non-flood damage. They should have a state-issued agency license or ID.



Auto Insurance Adjuster

Adjusters will call or visit to assess vehicle damage.



GOVERNMENT



FEMA Inspector

If you apply for federal disaster assistance, a FEMA inspector may call and visit to assess your property damage. They will have a FEMA ID badge.



Local Building, Permitting, & Government Officials

Officials inspect damaged buildings to determine if they can be occupied. If they have damage, officials (state/county/local) may visit to gather damage data in the weeks and months after an event to inspect and collect information. They should have an ID badge from their agency.



SBA Loss Verifier

If you apply for a Small Business Administration (SBA) disaster loan, an SBA loss verifier may call to discuss your property damage or schedule a visit. They will have an SBA ID badge.



Local Floodplain Manager

If you live in a Special Flood Hazard Area (SFHA), a local floodplain manager may call or visit to determine if a structure is "substantially damaged" and to explain how to comply with current floodplain regulations. They should have their agency's ID badge.



OTHER

Engineers and Other Experts

During your insurance claim process, your carrier may send additional experts, like engineers, to assist in determining the cause and extent of damage. If so, the expert will plan in advance and only with your approval.

Scammers

No fees should be charged for the inspections performed by government or NFIP representatives. Social Security and bank account numbers are never required by inspectors or adjusters. Always safeguard your personal information, and when in doubt, don't give out information.

Contractors and Other Repairers

Be cautious if a contractor or other repair professional approaches you directly and unsolicited. Ask for IDs, licenses, proof of insurance, and references. Do not pay for all repairs up front, though legitimate contractors may request a percentage to begin work. Obtain a contract with both labor and cost estimates.

Legal Assistance

Various lawyers or their representatives may offer to help you file claims for insurance, grants, and loans. Their services may be free, low-cost, or cost a significant sum—up to 30% of your insurance claim. Be cautious, and be sure to check their credentials and ask about fees.

Nonprofits, Charitable, Religious, and Volunteer Organizations

A group of highly-competent organizations with service-oriented missions and ministries that leverage skilled and passionate volunteers. They can be connected to the National Voluntary Organizations Active in Disasters (National VOAD) forum by government partners and should be easily identifiable with signage.

Community Associations

A Homeowner's (HOA) or Condo Association (CA) representative may inspect damaged homes to make sure they are compliant with HOA and CA regulations. Some HOA's or CA's carry flood insurance policies for condo or townhouse communities and may need to inspect damaged homes in order to file a claim.

Public Adjusters

Third-party certified public adjusters may offer help to inspect damaged homes and help you file claims for insurance, grants, and loans, but be cautious. There is usually a fee of 10% to 30% of your total settlement. Be sure to ask for credentials. One organization, the National Association of Public Insurance Adjusters, certifies members who must agree to a Code of Ethics and other requirements.



FEMA

