NATIONAL FLOOD INSURANCE PROGRAM

Identifying Your Advocates After a Flood

Recovering from a flood can feel overwhelming. The National Flood Insurance Program (NFIP) is ready to help you recover faster and more fully. In the wake of a flood disaster, you should expect multiple individuals to offer assistance, including those from insurance companies, nonprofits, government agencies and more.

FRAUD AFTER A FLOOD

Unfortunately, scammers may pose as government agents or damage assessors in the aftermath of a flood event. Protect your identity and stay informed by remembering these tips:

- Officials from the Department of Homeland Security (DHS), FEMA, the U.S. Small Business Administration (SBA) and other federal agencies will never charge you for a damage assessment or flood insurance adjuster visit.
- Inspectors or adjusters never require Social Security or bank account numbers.
- FEMA personnel will have an official identification badge. Always ask to see ID, which will include their name and photo.
- Only offer personal information if you are speaking with a verified FEMA representative. **When in doubt, don't give it out!**

IF YOU SUSPECT SOMEONE IS TRYING TO COMMIT FRAUD, PLEASE REPORT THE INCIDENT

- Email: StopFEMAFraud@fema.dhs.gov
- Phone: 866-223-0814

WHO TO TRUST

Now that you know how to identify scammers, here are the people available to help you after a disaster. Knowing who and what to expect is the first step to recovery and ensuring peace of mind.

GOVERNMENT

The following government employees may visit your property to assess conditions after a flood.

Knowledge Check
You should never be asked for a payment, your Social Security Number or your bank account information.

- **FEMA Housing Inspector**
  - If you apply for federal disaster assistance, a FEMA housing inspector may call and visit to assess your property. The inspector will have a FEMA ID.
- **Local Building, Permitting & Government Officials**

- If a structure has damage after an event, state, county or local officials may visit to gather damage data, inspect it and determine if it can be occupied. They should have an ID badge from their agency.

- **SBA Loss Verifier**
  - If you apply for an SBA disaster loan, an SBA loss verifier may call to discuss your property conditions 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 explain how to comply with current floodplain regulations. They should have their agency's ID badge.

INSURANCE

The following adjusters will contact you when you start a claim to assist with the process and gather information.

- **Flood Insurance Adjuster**
  - A flood insurance adjuster will call to schedule a visit. They will collect information, take photos and help fill out claims paperwork. They will have an NFIP Flood Control Number (FCN) Card with an active date for the current storm year and picture ID.
- **Homeowners Insurance Adjuster**
  - Your 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 your vehicle's condition.

OPTIONAL ASSISTANCE

In addition to government and insurance agencies, other individuals may contact you following a flood. These individuals may offer assistance and advice; however, working with them is optional and you should always ask about fees and credentials prior to starting work.

- **Contractors and Repairers**
  - Contractors and repairers may offer to assist in restoring your property. Always ask for ID, trade licenses, proof of insurance and references. Be sure to obtain a contract with both labor and costs estimates and be cautious when approached directly and unsolicitedly.
- **Legal Assistance**
  - Various lawyers or their representatives may offer to help start claims for insurance, grants and loans. Their services could be free, low-cost or cost a significant sum—up to 30% of your insurance claim.
- **Public Adjusters**
  - Third-party certified public adjusters may offer to inspect affected property and help you start claims for insurance, grants and loans. There is usually a 10% to 30% fee of your total settlement.

- **Nonprofits, Charitable, Religious and Volunteer Organizations**
    - Nonprofits, charities and other volunteer organizations may provide cleanup, food and financial assistance. Remember to request valid identification before accepting assistance from any parties.
- **Engineers and Experts**
    - Your insurance company may send additional experts to assist in the claims process if requested by the adjuster. These experts will plan a time to evaluate the building's structure with your approval.

The NFIP is dedicated to helping you recover following a flood disaster. For more information about the NFIP and its recovery processes, contact your insurance agent or visit floodsmart.gov or fema.gov. Contact FEMA Mapping and Insurance eXchange (FMIX) at **877-336-2627** for additional questions on NFIP claims.

To download the designed version of this resource, click here.

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