

Where Do You Start With HURRICANE & FLOOD DAMAGE RECOVERY? **by John & Michelle Tipton** **Residents of Jacksonville Beach, FL**

9/14/17. This is an UPDATED post - I have added numerous suggestions to the original and wanted to get the information out there. Please share with those who it may be able to help. There are many great suggestions in the comments - read through them - we can all learn from each other's experiences.

Most people are 4-5 days into this - the shock is fading, and reality is setting in. Those not impacted start to go back to their "normal life" and you now have a "new normal". It's overwhelming! As a very good friend said to me about this time, "you have to take care of you also"! Rest, eat, go for a walk, pray, meditate, whatever will help you stay healthy. You all are in my prayers!

ORIGINAL POST 9/12/17

So - I have been asked to list some suggestions for people who had damage in this hurricane. We lost our house last year in Hurricane Matthew. We felt so LOST, there was not a FEMA handbook about what to do when you have a flood claim. You are welcome to share! We are by no means experts on any of this, I hope you find it helpful. First of all, I'm sorry for the damage to your home 😞:-)

- 1.** Start a notebook to keep on names, dates, phone numbers of who you speak with. This list will get long - keep all of it together!
- 2.** Contact FEMA via phone or website to establish a "Claim Number". This just gets you in the system. Do the same with your Homeowners.
- 3.** Find a mitigation company to come out and start the drying out process. Until then, keep all doors & windows open during the day. Get any fans you can moving the air. This will minimize the mold until they get there. Have them ck drywall around perimeter of windows and doors- we had water at tops of windows that was not initially found. NOTE - this comes out of your total available reimbursement!
- 4.** For contents damage documentation. Create a team of people. The home owner, someone to take notes, and a person running items. The homeowner needs to decide if item is to be thrown away, if it can be cleaned/fixed, or if its fine. Have the note taker make list start list by room name, list EVERY item that is damaged or destroyed. Be specific, list if it's a name brand item, and quantity. FEMA pays different amounts. Then have the runner place the destroyed/damaged items in piles outside.
- 5.** FEMA required pictures of items in its "water damaged state" to reimburse. It sounds horrible, but you need a pic of every item, it can be group pics, but document in your log and pic of all of it. TAKE PICTURES of everything - a ridiculous amount. Get pics of the wicking up the furniture asap. That starts to dry - get pics before.

6. Same thing with the actual house. Get pics of the water lines on walls, doors, cabinets. Cut out a piece of the wet drywall if you can. The mitigation company needs that for documentation.
7. Take any photos, electronics, framed art out of house - even if not damaged. The mold will start growing and can damage these items.
8. Go room to room and make sure all electronics are unplugged, especially appliances. We had a fridge that we "thought" was fine, that caught fire three days later.
9. If you have precious items to you that are damaged, keep them separate from all the other stuff. (still document & list). The piles get big and you want to keep them in a special place.
10. You may need to start securing the doors, within 2-3 days doors, window, and cabinets will not be closing properly from the water.
11. Sorry but all items outside the home are not covered on flood insurance. That means pools, hot tubs, docks, patio furniture, and sheds. Garages & contents are covered if "attached" to the home. Tip 😊:-) - if items were stored in the garage, they can/may be covered.
12. Homeowners covers wind, trees, fire. Even if you don't think you have roof damage, have them come out to access. We had damage we couldn't see. In addition, Homeowners pays housing and living expenses.
13. Plan on it taking 2-3 WEEKS before your insurance company comes out to your home. Yes - I'm serious. They will be there a couple of hours & take their own notes & pics. Understand, many of these people are not experts in their field. Most have little knowledge. They will give you lists to write out each item, the purchase value, how old it is, and current value. They do not pay on replacement cost, but adjusted value. You get ripped off on this. Do not get rid of any of the destroyed or damaged items until after your rep comes to the house.
14. HUGE POINT - Your insurance company and FEMA are not your friend. They are not there to help you. They will not volunteer any "helpful" info. I was told, months into this, "they are going to give us what we are do and not one penny more". UGH! So do your research, be knowledgeable, and challenge them.
15. Every time you call FEMA, you will get a different answer on a question. They know very little and no one is responsible for incorrect answers. Call back and try for one of the few good people there.
16. You can apply for a SBA loan to assist you with rebuilding costs. Sadly, flood insurance max will reimburse \$250K on home and max of \$100K on contents. So, if you think your totals of damages meet these numbers, keep adding all the little details/losses. We had \$160k on contents loss, and their first offer came back at \$32k. I'm serious. Keep fighting.
17. DO not accept any final pay off checks from them. They are trying to get you to sign off with money earlier. They can offer you an initial partial payment (this can be

needed to start repair work) but wait to "sign off" on your claim. We had over 7-8 offers on each of the contents/household offers. You deserve your reimbursement. They are not your friends and are NOT FAIR.

18. After mitigation company comes thru, you will need to get 2-4 estimates for structure repairs. Those will be submitted with your claim, again, they will low ball you all this. The more details you provide, the more armed you are will reimbursement.

19. On a personal note, try and take care of yourself, get done what you can each day, but rest & eat! You can't do any of this if you don't take care of yourself.

20. Let people help you - you will need it. Have a friend (thank you Marla!) create the spreadsheet of your inventory. Ours was 3 columns and 8 pages long. You will need it this organized. Do it by room, that's how your claim will received.

21. NEWLY ADDED- you can apply for a mortgage payment "forbearance".

Meaning you can call your mortgage company and request a 3-month time period where you don't have to make a payment. They are required to do so, if you have had damage. There is no penalty or extra interest. This is a big help!

22. NEWLY ADDED talk with your Homeowners and flood insurance reps about your policy and need to keep current. My understanding is if you are rehabbing, you keep your policy current, if you are tearing down, you may change the type of policy you have or let it lapse as it sits with nothing on it. Talk with your agents to clarify.

23. NEWLY ADDED - visit the following website that is a Florida advocate group. We found to be very helpful. They got us to contacts that actually knew something and were productive.

www.floridadisaster.org

24. NEWLY ADDED - You do have the option to hire a "Public Adjuster". They will be your representative in this horrible process. FIND A GOOD ONE! Get references for who you hire, interview them. We interviewed three - two were knowledgeable, and the third we decided just crawled out of hole and decided he was a PA that morning. A good one knows the ins and outs of this process. They can sometimes get you a sizable amount of more money than you can do on your own. It comes down to how much time you can/will be able to personally commit to this process. We did not ultimately hire a PA, we invested 20+ hours a week sometimes getting thru this... we needed every dime to rebuild our home. The catch is the cost - they usually charge 10% of total refund if they go start to end or do 20% of what they can get you over what you got yourself. Do some serious thinking about this, if you have the time, go get them yourself. If not, it might be worth it to hire them, if they can get you 30-40% more, it would be worth it.

25. NEWLY ADDED - Sadly, flood insurance is very SLOW pay living expenses. (HOMEOWNERS does almost immediately) So if your damage is from rising water, you will you may not get hotel or long-term living expenses covered, and if you do, it will take MONTHS to get the money. This one hurts - BAD. But FEMA does offer another program for those that qualify - it's based on income. If you do qualify, they

can pay you a decent amount of monthly housing and electric for up to 18 months. You have to call FEMA to apply for their housing assistance program. They require tax returns & pay stubs. It's a long process, but if your income is low, it will be a huge help!

26. NEWLY ADDED - when your adjuster actually comes to your home, realize this is the first small step. This person is not a decision maker what so ever about your claim, he just puts together a report and send that to your FEMA rep. So, if they tell you, "that won't be covered" or "they will only replace the 2 ft of siding that came off" or "we will just try and match it up"....that's not final. You can fight all of these things. SO - don't worry when your initial flood rep makes statements you question...this is just the first step.

27. NEWLY ADDED - many electronics and appliances that we had were above the flood line but were plugged in at or close to the flood line. They were in the area of the wicking. Many of these items were damaged in our home. You don't have power to try them out, but the moisture can damage much of that. Many of these shorted out in the future and had to be added to our contents list in the future.

28. NEWLY ADDED - FEMA had us hire an appliance company to come in and assess the damage to the washer, dryer, fridge, stove, ac unit. All of ours were damaged or ruined from the flood water. The report was vital to us getting paid on all our appliances - and they are not cheap!

29. NEW - call you local government. They MAY offer some type of financial assistance with covering your repairs and/or help with covering some of your deductibles. COJ (City of Jacksonville) offered this last year with Hurricane Matthew. I'm not sure if they are doing this again. Call the Housing Dept.

30. NEW - Apply for a SBA (Small Business Admin.) loan at <https://www.sba.gov/disaster-assistance>. They offer low-interest disaster loans to help small businesses and homeowners recover from declared disasters. You can also call them at 1-800-649-2955.

That is all I can think of for now. You are in my prayers. I'm so sorry for what you arer going thru, but be thankful for your family. You learn what's really important going thru something like this!