

Who's knocking at your door?

After a flood disaster, expect multiple visitors who will want to help you recover from your damage.

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 their visit. Never give 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.



FEMA Inspector

If you've applied for federal disaster assistance, a FEMA Inspector will phone and visit to assess your property damages. They'll have a FEMA ID badge.



Local building, permitting & government officials

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



Flood insurance adjuster

When NFIP policyholders file a claim, they'll receive a call and visit from an NFIP adjuster at a pre-arranged time to 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, you'll also receive a call and a visit to assess non-flood damage. They should have a state-issued license or ID.



Auto insurance adjusters

May call or visit to assess damages to vehicles.



SBA Loss Verifier

When you apply for a Small Business Administration (SBA) disaster loan, an SBA loss verifier may phone and visit to assess your property damages. They'll have an SBA ID badge.



Local floodplain manager

If you live in a Special Flood Hazard Area, a local floodplain manager may phone or visit to determine if a structure is "substantially damaged" and explain how to comply with current floodplain management regulations. They should have an ID badge from their agency.

Non-profits, charitable, religious, & volunteer organizations

A group of highly-competent organizations that provide a wide range of services to disaster survivors and impacted communities. These organizations have service-oriented missions and ministries that leverage skilled and passionate volunteers in their operations. They can be connected to the Voluntary Organizations Active in Disasters by government partners and should be easily identifiable with signage.

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 charge a significant sum – up to 30% of your insurance claim. Be sure to check their credentials and ask about fees.

Community Associations

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

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 & 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.

Engineers & other experts

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

Public adjusters

Third-party certified public adjusters may offer their professional services to inspect damaged homes and help you file claims for insurance, grants, and loans. They usually charge 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.