NATIONAL FLOOD INSURANCE PROGRAM · DWELLING POLICY

Your NFIP flood claim

What to do first, what your policy covers, how you get paid, and what to do if something looks wrong. Each section answers one set of questions, so go straight to the one you need.

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The week-one checklist and what not to throw away

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YOUR ADJUSTER

Reed Whiting
nfipfloodclaim@gmail.com

Claim number _____

Date of loss _____

Flood insurer _____

SECTION 1

Do these first

You do not need anyone's approval to protect your home. Start now, and keep proof of what you did.

This week

- [ ] **Make it safe.** Keep the power off to anything that got wet until an electrician clears it. Watch for gas smells and soft floors.
- [ ] **Photograph everything before it moves.** One wide photo of each room, then close-ups. Get the water line on the walls and the make, model and serial number of every appliance.
- [ ] **Start drying.** Pull wet carpet, pad and drywall and get air moving. Waiting is the main reason mold claims are denied.
- [ ] **Give your cleanup company Section 11 before they start.** Flood claims pay for drying differently from other water claims.
- [ ] **Keep every receipt and invoice**, including supplies you bought yourself.
- [ ] **Start your belongings list** if your policy includes contents coverage (Section 6).

Before you throw anything away

Don't discard damaged items until I have seen them, unless they are a health hazard or your city requires removal. If something has to go, photograph it first and **keep a sample**: a square of carpet and pad, a piece of flooring, a cabinet door, a swatch of upholstery or curtain.

Source: NFIP Claims Handbook; NFIP Claims Manual (2025).

You don't need my approval to start cleanup

I can't authorize or direct work at your home. You and your contractor decide what the home needs. My job is to document it. The policy expects you to act promptly, so begin as soon as it is safe.

Who decides what gets paid

I am an independent adjuster assigned by your flood insurer. I inspect, measure, write the estimate and send my recommendation. **Your insurer approves or denies coverage and issues payment.** I can't promise an outcome or change what the policy says. If this guide and your policy ever differ, the policy controls.

Source: Standard Flood Insurance Policy (SFIP) Dwelling Form, VII.G.8.

SECTION 2

Steps and deadlines

What happens, in order. The timing shown is typical for my claims. Large flood events run slower.

1. **You report the loss**
   To your insurance agent or flood insurer. If you are reading this, it is probably done.
2. **I contact you and inspect**
   Contact within 48 hours of my assignment. I photograph and measure every affected room and note your major belongings. Plan to be there, and tell me about any earlier flood at the property.
3. **I send my first report**
   Within days of the inspection. It goes to your insurer with photos. If advance payments are available for this flood, your request goes in with it.
4. **You send your documents**
   As early as you can. Belongings list, contractor estimates, receipts, drying logs, and proof of repairs from any earlier flood.
5. **You review the estimate and sign the Proof of Loss**
   Usually 2 to 4 weeks after the inspection. I email both. Read the estimate line by line and tell me what is missing before you sign.
6. **Your insurer reviews and pays**
   Usually a few weeks after the signed Proof of Loss. An examiner checks my file and may ask for corrections. You get a check, a letter explaining any denied items, or both.
7. **You can ask for more**
   If repairs uncover more damage or cost more than the estimate, you can request additional payment on the same claim (Section 8).

Deadlines if part of your claim is denied

WHAT	DEADLINE	COUNTED FROM
Appeal to FEMA	60 days	Date on the insurer's written denial letter.
Lawsuit	1 year	Date of the written denial. An appeal does not pause this.
Code-upgrade work (ICC)	6 years	Date of loss. The work must be finished by then.

Source: SFIP Dwelling Form VII.G.4, VII.O; NFIP Claims Handbook (Aug 2024).

If we can't reach you

A claim with no response can be closed without payment for failure to pursue it. If you are traveling, displaced or overwhelmed, tell me and name someone I can work with.

SECTION 3

What your policy covers

Flood insurance is narrower than homeowners insurance. It pays for direct physical damage by flood, up to the limits on your declarations page.

Building coverage and contents coverage are separate

They have separate limits and separate deductibles. Many policies have building coverage only. Some everyday items land where people don't expect:

BUILDING COVERAGE	CONTENTS COVERAGE
Walls, floors, insulation, wiring, plumbing	Furniture, clothing, electronics
Furnace, water heater, central air	Window and portable air conditioners
Refrigerator, range, oven, built-in dishwasher and microwave	Washer and dryer, countertop microwave, portable dishwasher
Cabinets, built-in bookcases, paneling, blinds	Freezers and the food in any freezer
Carpet installed over unfinished subfloor	Carpet over a finished floor, area rugs

Source: SFIP Dwelling Form III.A.7, III.B.4.

Why depreciation comes off some items

Your home is paid at full replacement cost only if all three are true: it is a single-family home, it is your principal residence (you lived there at least 80% of the year before the flood), and it is insured for at least 80% of its replacement cost or the most the program sells. Otherwise the building is paid at actual cash value, which is replacement cost minus depreciation.

These are always paid at actual cash value, even on a home that qualifies: all belongings, appliances, carpet and pad, and a detached garage. That depreciation is not paid back later when you replace the item.

Source: SFIP Dwelling Form VII.R, II.C.2, II.C.25.

Deductibles

Building and contents each have their own deductible, and each comes off its own part of the claim. The amounts are on your declarations page.

The $2,500 limit

Contents coverage pays no more than $2,500 in total for artwork, photographs, collectibles, rare books, jewelry, watches, precious metals, furs, and anything used in a business. Antiques are paid for their function, not their antique value.

What flood insurance does not pay for

- **Living expenses:** hotels, rent, meals, lost income (see Section 10)
- **Outside the walls:** fences, decks, patios, driveways, walkways, landscaping, pools, hot tubs, docks, seawalls, wells, septic systems
- **Vehicles:** cars, motorcycles, boats, RVs
- **Cash and papers:** currency, coins, stock certificates, deeds
- **Matching:** undamaged upper cabinets, or flooring in a room that stayed dry, are not replaced to match
- **Upgrades and code requirements** (the one exception is ICC, Section 10)
- **Mold or moisture damage you could have prevented**
- **Sewer backup or sump overflow**, unless the flood caused it
- **Earth movement**, even when a flood causes it

Your outdoor central air conditioner or heat pump unit is covered under building coverage.

Source: SFIP Dwelling Form Articles IV and V.

SECTION 4

Basements, garages and sheds

Coverage is deliberately thin in the lowest parts of a home. This is where most surprises come from.

Which areas are limited

- **A basement:** any area with its floor below ground level on all sides. That includes a sunken room and a crawlspace dug below grade. The limits apply in every flood zone.
- **The area under an elevated home:** an enclosure, garage or crawlspace below the lowest elevated floor of a newer (post-FIRM) home in a high-risk flood zone. It does not have to be below ground.

A walkout lower level with a door at ground level is usually not a basement. I confirm this at the inspection.

What is covered in those areas

Covered

- Furnace, water heater, heat pump, central air
- Electrical panel, outlets and switches
- Sump pump, well tank and pump, water softener and filters
- Fuel tanks, cisterns, solar pumps and tanks
- Foundation, footings, piers, stairs
- Unfinished drywall and insulation (basements only)
- Cleanup
- With contents coverage: washer, dryer, freezer and its food, portable or window air conditioner

Not covered

- Finished walls, floors and ceilings: paint, taped drywall, paneling, carpet, tile, trim
- Cabinets, bars, built-ins, bathroom fixtures
- Furniture, electronics, clothing, tools and everything else kept there

Covered equipment has to be installed where it works and connected to power.

Source: SFIP Dwelling Form II.C.5, III.A.8, III.B.5.

Garages

An **attached garage** is part of the insured home. A **detached garage** can be covered for up to 10% of your building limit. That is not extra insurance: whatever is paid on the garage reduces what is left for the house. It is paid at actual cash value.

A detached garage does not qualify if it is used or set up for living space, a business or farming. A workbench or a bathroom doesn't disqualify it. Sleeping space does.

Source: SFIP Dwelling Form III.A.3; FEMA bulletin W-08043.

Sheds and other outbuildings

Your building coverage does not extend to sheds, carports, pool houses or other detached structures. With contents coverage, belongings inside one can still be covered if the structure has at least two rigid outside walls, a fully secured roof, and is fixed to a permanent site.

SECTION 5

Cleanup and drying

This is the part of a flood claim that most often ends in a billing dispute. FEMA's rules are different from the ones water-damage companies are used to.

What the policy pays for

- Flood cleanup and removing damaged materials such as carpet, pad and drywall
- One treatment against mildew
- Drying the materials that are being saved

It does not pay to dry something that is going to be torn out and replaced, and it does not pay for mechanical drying that starts before the wet materials are removed and the area is cleaned.

Three ways drying gets paid

WHO DRIED IT	WHAT IS PAID
You did, with your own fans, dehumidifiers and HVAC	An allowance based on your home's size. No rental or contractor invoice is involved.
A company did, without a complete drying log	The adjuster ignores the invoice and builds an allowance for reasonable equipment, capped at 72 hours no matter how long they were there.
A company did, with a complete daily drying log	The invoiced drying charges can be considered, including more than 72 hours when the log shows why. The insurer still reviews every charge.

Source: NFIP Claims Manual (2025), Claims Journey; FEMA bulletin W-13025a.

Before you hire a drying company

- [ ] Give them Section 11 and ask if they have billed NFIP flood claims before.
- [ ] Get it in writing that they will keep a daily drying log and give you a copy.
- [ ] Ask for an itemized invoice, not a lump sum.
- [ ] Read the contract. If the insurer pays less than the invoice, you may owe the difference.

MOLD

Mold and moisture damage that grows because wet materials were left in place is not covered. If you could not get to the home because authorities closed the area or the water stayed up, damage from that delay can be covered. Tell me the dates you were kept out. Mold testing is not covered.

Source: SFIP Dwelling Form V.D.4; NFIP Claims Manual (2025), Coverage.

Often missed: what you spent before the water came in

Two separate allowances, each up to $1,000, with no deductible. Keep the receipts.

- **Sandbags and supplies:** sandbags and sand, fill for temporary levees, pumps, plastic sheeting and lumber used with them, and your own labor at federal minimum wage.
- **Moving belongings to safety:** the reasonable cost to move insured property off the property and store it, for up to 45 days. Moving things upstairs or into your own garage does not count.

Source: SFIP Dwelling Form III.C.2.

SECTION 6

Your belongings

This applies only if your declarations page shows contents coverage. The list is yours to prepare. A thorough one is paid faster.

Building the list

Use the spreadsheet I emailed you and go room by room. For each flood-damaged item, give:

COLUMN	WHAT TO WRITE
Room	Where it was when the water came in
Description	Brand and specifics. "Samsung 55-inch TV", not "TV". Add model and serial number for appliances and electronics.
Quantity	How many
Age	Your best estimate in years
Cost	What it costs to buy the same item today

Write "unknown" instead of leaving a cell blank. Attach receipts if you have them. You don't need one for every item.

Photos

Photograph each item where it sat, then close up to show the damage. Name or group the photos by room so they match the list. Upload the spreadsheet and photos together to the shared folder I sent you.

How belongings are paid

- Always at actual cash value: today's price minus depreciation for age and wear.
- Items that can be cleaned are paid as cleaning. Hard furniture that can be sanitized is the usual example.
- The $2,500 limit applies to art, jewelry, furs, collectibles and business property (Section 3).
- In a basement, only a washer, dryer, freezer, its food, and a portable or window air conditioner are covered (Section 4).

Moving undamaged furniture so repairs can be done

This is paid only if you have both building and contents coverage, and only for moving items within the home. Off-site storage and a storage container in the driveway are not covered. Your contractor should list the charge as its own line.

Source: FEMA bulletin W-10035; NFIP Claims Manual (2025).

SECTION 7

Getting paid

Payment follows a signed Proof of Loss. Everything paid on a flood is one claim, however many checks it takes.

Advance payments

After some floods FEMA authorizes insurers to pay part of the claim early. Ask me whether advances are open for yours. Email me to request one.

- An advance is subtracted from your final payment. It is not extra money.
- If an advance turns out to be more than the covered loss, you must repay the difference.
- Taking one doesn't limit what you can claim later.
- A building advance check names your mortgage company, like any building payment.

Source: NFIP Claims Manual (2025), Advance Payments.

The Proof of Loss

This is your sworn statement of the amount you are claiming. Your insurer cannot pay without it. I prepare it from the estimate and email it to you.

- Sign and return it soon after you receive it so your insurer can pay.
- Everyone named on the policy should sign. Electronic signatures are accepted. It does not need to be notarized.
- If you sign on paper, send a flat, complete scan (a free scanning app works). Angled phone photos get rejected.
- Read the estimate before you sign. If something is missing, tell me and I can revise it.

Source: SFIP Dwelling Form VII.G.4; FEMA bulletin W-17008.

If you think the amount is too low

Signing does not close your claim. You can sign for the amount we agree on, be paid that, and still request more with documentation. You can also submit your own Proof of Loss for a higher amount with documents that support it. There is no need to hold your signature while repairs are priced.

Who is named on the check

- **Building payments:** you, your spouse if they live in the home, and your mortgage company or any lienholder. Everyone named has to endorse it. Call your lender's loss-draft department early. Each has its own process and it can take weeks.
- **Contents payments:** usually only the policyholders, unless a loan such as an SBA loan is tied to your belongings.

The insurer pays you. You pay your contractor under your own agreement.

Source: SFIP Dwelling Form VII.N; NFIP Claims Manual (2025).

When payment arrives

Most payments I see are issued within a few weeks of a signed Proof of Loss. Missing documents and examiner corrections are the usual causes of delay.

SECTION 8

More damage or higher costs

Estimates get revised. Hidden damage turns up, items get missed, and contractors price the same work higher. Tell me as soon as you know.

Requesting additional payment

Before the Proof of Loss is signed, I can simply revise the estimate. After payment, it is a Request for Additional Payment on the same claim, with a new signed Proof of Loss for the added amount. Send it as soon as you have the documents.

IF THE WORK IS DONE	IF THE WORK IS NOT DONE YET
Itemized contractor invoice	Itemized estimate, signed by you and the contractor
Proof you paid: cancelled checks or card statements	Your signed repair agreement
Photos before, during and after	Photos of the unrepaired damage

A request can't be denied only because repairs aren't finished. The insurer may send someone to re-inspect.

Source: NFIP Claims Manual (2025), Requests for Additional Payment; NFIP Claims Handbook.

If your contractor finds hidden damage

Have them photograph it the moment it is exposed: one wide shot and close-ups, before anything is removed or covered. Send me the photos with a sentence on why the extra work is needed.

Lump-sum estimates are not accepted

The program will not accept a one-line or room-total estimate as support for a claim. You will be asked for an itemized version, which delays payment. Each line needs a quantity, a unit price and a total.

```
~~Kitchen renovation ..... $15,000~~
~~Electrical work ..... $5,000~~
```

```
KITCHEN, 12' x 14'
Remove wet drywall   224 SF @ $1.50 = $336.00
Hang 1/2" drywall    224 SF @ $2.75 = $616.00
Base cabinets         12 LF @ $125  = $1,500.00
```

The policy pays for materials of like kind and quality. If you upgrade, have the contractor show the upgrade separately. The difference is yours to pay.

Source: NFIP Claims Manual (2025), Eligibility and Claims Journey.

If this property flooded before

The insurer has to confirm that damage paid on an earlier flood claim was repaired before it pays for the same items again. Unrepaired items are removed from the estimate. Send me whatever you have:

- Paid invoices, cancelled checks, card statements, material receipts
- Photos of the repairs in progress or finished
- For work you did yourself: material receipts, your hours, and photos

If you have no paperwork, I compare photos from the earlier claim with today's. If an item was only cleaned or repaired last time, this claim pays to clean or repair it again.

Source: NFIP Claims Manual (2025), Prior Loss.

SECTION 9

If you disagree

Start with me. Most disputes are a missing document or a line I can correct. If the insurer denies part of your claim, it must tell you in writing, and that letter opens three formal options.

OPTION	USE IT WHEN	DEADLINE
Appeal to FEMA	You disagree with a denial of coverage. Free.	60 days from the date on the denial letter
Appraisal	You and the insurer agree on what is damaged and covered but not on the price. You pay your appraiser and half the umpire.	Before any appeal or lawsuit
Lawsuit	Filed in the U.S. District Court where the property is located.	1 year from the written denial

These interact. Once you appeal, you can no longer use appraisal. An appeal does not extend the one-year lawsuit deadline.

Source: SFIP Dwelling Form VII.M, VII.O; NFIP Claims Handbook (Aug 2024).

How to appeal

You can appeal only after a written denial. Send FEMA a signed letter or its appeal form explaining what you disagree with, a copy of the denial letter, and your supporting documents.

- Email: FEMA-NFIP-Appeals@fema.dhs.gov
- Mail: FEMA, 400 C Street SW, 6th Floor SW, Washington, DC 20472-3010
- Form and instructions: agents.floodsmart.gov/nfip-claim-appeal

Public adjusters and attorneys

You have the right to hire one. Their fee comes out of your claim payment (FEMA's own brochure puts public adjuster fees at 10% to 30%), and the program does not reimburse it. The insurer needs a letter of representation signed by every policyholder before it will work with them.

Flood Insurance Advocate

FEMA's Office of the Flood Insurance Advocate helps policyholders who are stuck or confused: fema.gov/flood-insurance/advocate

SECTION 10

Other help and contacts

What sits outside the main claim, and who to call for what.

If your community says the home must be elevated or rebuilt to code

Increased Cost of Compliance (ICC) coverage pays up to $30,000 toward elevating, relocating or demolishing the home. It comes with building coverage and has no separate deductible.

- It applies only when your local floodplain or building official declares the home substantially damaged (repairs cost 50% or more of its pre-flood value) or a repetitive loss property.
- Get that determination in writing and send it to me or your insurer. It is handled as its own request with its own Proof of Loss, so send the letter soon after you receive it.
- The work must be finished within six years of the date of loss.

Source: SFIP Dwelling Form III.D; NFIP Claims Handbook (Aug 2024).

Living expenses and other disaster aid

Flood insurance does not pay for hotels, rent, meals or lost income. If the President declares a disaster for your county, FEMA Individual Assistance and SBA disaster loans may help. Those are separate programs with their own applications, and they don't go through me or your insurer.

Apply at DisasterAssistance.gov or 800-621-3362.

Avoiding scams

No adjuster, inspector or FEMA employee will ask you for payment, your Social Security number or bank details. Hire contractors who are licensed and insured, get the contract in writing, and don't pay the full price up front. Report fraud: 866-223-0814.

Who to call

FOR	CONTACT
Your inspection, estimate, documents, Proof of Loss	Reed Whiting · nfipfloodclaim@gmail.com
Payment status, denial letters, coverage decisions	Your flood insurer. The number is on your declarations page. NFIP Direct policies: 800-638-6620
General NFIP questions, or finding your insurer	FEMA Mapping and Insurance eXchange · 877-336-2627
Housing help and disaster aid	DisasterAssistance.gov · 800-621-3362
Appeals	FEMA-NFIP-Appeals@fema.dhs.gov

Official documents

- NFIP Claims Handbook: FEMA's own guide for policyholders
- Policyholder forms, including the Proof of Loss: fema.gov/flood-insurance/find-form/policyholders
- Your policy: the Standard Flood Insurance Policy, Dwelling Form. Your agent or insurer can send a copy.

Prepared by Reed Whiting, independent flood adjuster. This guide is a courtesy summary. It is not a FEMA publication and it does not change your policy. It describes the Dwelling Form. Your Standard Flood Insurance Policy and your insurer's written decisions control. Based on the SFIP Dwelling Form (2021), the NFIP Claims Manual (March 2025) and the NFIP Claims Handbook (August 2024). Revised November 2026.

SECTION 11 · GIVE THIS PAGE TO ANYONE YOU HIRE

For your contractors

This is an NFIP flood claim. FEMA sets the rules, and they differ from standard water-loss billing.

Drying companies: the daily drying log

Without a complete log, the invoice is set aside and drying is paid as an allowance capped at 72 hours. A log that skips a day is not complete. The log must include:

1. Daily temperature and relative humidity of indoor and outdoor air
2. Moisture readings and locations for affected materials, and for unaffected materials used as the dry goal
3. Daily temperature and relative humidity at the output of the HVAC system and of every dehumidifier
4. Make, model and capacity of every dehumidifier, each day
5. Make, model and capacity of every supplemental heater, each day
6. Type and number of air movers, each day
7. Cubic volume of the affected air space
8. Drying approach, if noted: floodwater is always treated as Water Class 4

If drying runs past three days, the log must say why and show evidence. Equipment should step down as readings improve. Only LGR or desiccant dehumidifiers are considered.

Source: NFIP Claims Manual (March 2025), Claims Journey, Structural Drying; FEMA bulletin W-13025a.

Drying charges that are not paid

- Mechanical drying before tear-out, cleaning and sanitizing are done
- Drying anything that is being removed and replaced
- Drying items the flood didn't damage, exterior items, or basement finishes the policy excludes
- Sealers applied to dried materials
- Mold testing or monitoring
- **Included in unit prices, not billable separately:** PPE, air filtration and negative air, cleaning or decontaminating equipment
- **Generators and temporary power:** generally not allowed, with narrow exceptions for large desiccant units backed by a log
- **Off-site storage, pack-out and storage containers**

Removing countertops, sinks, toilets, tubs and vanities

If the flood didn't damage it, it is removed and reset, not replaced. The claim pays the extra time and labor to do that carefully. Avoidable damage from poor handling is not covered.

- Photograph every fixture before removal.
- Use labor experienced with the material, especially stone.
- **If something breaks during removal:** stop, photograph it where it happened, keep the pieces, and tell the adjuster right away. Provide a signed statement of how it was being removed and how the damage occurred.
- Undamaged items are not replaced to match. That includes upper cabinets above damaged lowers.

Source: NFIP Claims Manual (2025), Coverage and Scope; FEMA countertop guidance.

Repair estimates and invoices

- Itemize line by line: quantity, unit, unit price, total. Room totals and lump sums are not accepted.
- An estimate for work not yet done must be signed by you and the homeowner.
- Price like kind and quality. Show any upgrade or code-required change separately.
- General contractor overhead and profit, usually 10% and 10%, is considered when the repairs need a general contractor's coordination. It is not added to drying.