

For the last several months, the Federal Emergency Management Agency (FEMA) has been encouraging National Flood Insurance Program (NFIP) policyholders interested in requesting a review of their Hurricane Sandy flood insurance claim to enter the Sandy Claims Review by September, 15, 2015 -- yesterday.

Earlier this morning, the U.S. Department of Housing and Urban Development (HUD) announced that it will not require repayment of potential 'duplicate' benefits from most homeowners who received increased flood insurance claim payments tied to Sandy (<http://1.usa.gov/1YbYN6W>). HUD's action to provide relief to the vast majority of those who are concerned about potential duplicative benefits will encourage even more policyholders who may have been initially reluctant to enter the process to do so. HUD determined that additional insurance proceeds up to \$20,000 will not be treated as duplicative under their programs. For those receiving additional proceeds more than \$20,000, HUD will require its grantees to determine whether any amount over \$20,000 duplicates federal assistance already provided.

In light of HUD's decision to simplify this review and provide relief, FEMA will be extending the Claims Review deadline until October 15th.

Over 14,000 policyholders have entered the process with FEMA to have their claims reviewed, and we have begun providing funds to those who were due additional payments on their claim. We are hopeful that by extending the deadline we are addressing any remaining concerns some may have about entering the claims review process.

To be eligible for the review, policyholders must have experienced flood damage between October 27, 2012, and November 6, 2012, as a result of Hurricane Sandy and must have had an active NFIP flood policy at the time of the loss. Policyholders can call the NFIP's Hurricane Sandy claims center at 866-337-4262 to request a review. It is important to have your policy number and insurance company name when you call. For individuals who are deaf, hard of hearing, or have a speech disability and use 711 or VRS, please call 866-337-4262. For individuals using a TTY, please call 800-462-7585 to begin the review process.

Policyholders can also go online to www.fema.gov/hurricane-sandy-nfip-claims to download a form requesting a review. The downloaded form can be filled out and emailed to FEMA-sandyclaimsreview@fema.dhs.gov or faxed to 202-646-7970 to begin the review process.

When policyholders call, it is helpful if they have available as much information as possible, including the name(s) on the policy, the address of the damaged property and the ten-digit NFIP policy number that was in effect at the time of the loss. Policyholders will be asked a series of questions to determine whether they qualify for the review. If qualified, they will be called by an adjuster to begin the review. The timing of this call may be affected by the volume of requests. Most reviews can be concluded within 90 days.

Policyholders who have already requested a review of their claim do not have to call again. They are in the system and an adjuster will continue to work with them after the new Oct. 15 deadline.

The Sandy Claims Review is intended to be simple for the policyholder and does not require paid legal assistance. No one should be discouraged from having their claim reviewed and getting started is as simple as making a telephone call. Several nonprofit service providers are ready to offer free advice and answer questions policyholders may have. A list of these advocacy groups can be found on the claims review website at www.fema.gov/sandyclaims.

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