

Reopening your Sandy NFIP claim



IF your home was damaged in Superstorm Sandy...

AND you had flood insurance (through the National Flood Insurance Program) and filed a claim to pay for repairs or rebuilding...

THEN you can reopen your claim without charge

BECAUSE we now know that your claim *may* not have been properly handled or fully and fairly paid

FEMA began sending letters in batches by zip code starting in late May 2015. The letter should look [like this](#). [Here is the schedule of when each batch was supposed to be sent out](#). NOTE: If you collected full policy benefits or are a plaintiff in a related lawsuit you won't get one.

TO REOPEN YOUR CLAIM - YOU NOW HAVE UNTIL OCTOBER 15, 2015

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/claim-guidance-publications/reopening-your-sandy-nfip-claim/> Date: July 27, 2024

Call FEMA toll-free at 866-337-4262 or download [a reopen request form](#) and email it to FEMA-sandyclaimsreview@fema.dhs.gov or fax it to 202-646-7970. For individuals who are deaf, hard of hearing or have a speech disability using 711 or VRS, please call 1-866-337-4262. For individuals using a TTY, please call 800-462-7585.

October 15th, 2015 is the new deadline to make contact with FEMA if you wish to reopen your claim.

If you have information, photos or documents that support your right to recover more money, you will have approximately 14 days from the date your claim is reopened to provide it. If you have no additional information but still want FEMA to review your claim anyway, a claim adjuster will review the information in your original claim file for errors. [Here is a helpful infographic](#) and [a memo from FEMA](#) about the process.

FEMA expects the entire process will take 60-90 days. FEMA's intends the process to be "survivor-centric" and will accommodate unique situations as much as possible.

FEMA will accept photographs, receipts of repairs, and repair estimates. If you don't have physical proof, **FEMA will accept a sworn affidavit for damage/loss amounts up to \$7,500**. A Proof of Loss form will be required for any additional payments made.

If you disagree with the reviewing adjuster's determination, you can request review by a neutral third party.

FEMA has committed to providing quality control throughout the reopen and review process. For more information, read the [NFIP Transformation Task Force Update on Claims Review and Litigation](#) and read this [FEMA press release](#).

GETTING HELP

If you want help reopening your claim, [private](#), [legal aid](#), and [pro bono attorneys](#) are available to help you and may be holding workshops in your area. Case managers may also still be helping survivors in your community. Please review [UP's FAQ sheet](#) for more information.

FLOOD COVERAGE REFRESHER

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[Here is a refresher on what is covered under your flood policy, according to FEMA](#). FEMA has also released an [FAQ sheet](#) and a [PowerPoint presentation](#) regarding the reopen process. Please also review UP's [Flood Insurance Claim Basics](#).

DUPLICATION OF BENEFITS

According to a [FEMA press release](#), HUD will not treat additional insurance proceeds resulting from the re-open process of up to \$20,000 as duplicative.

Please check back often. We will be posting more information and helpful resources on this page. If you have any questions, you can email United Policyholders' Staff Attorney Dan Wade at: dan.wade@uphelp.org or use our [Ask an Expert](#) forum.