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September 1, 2017

Hon. William B. Long, Administrator
Federal Emergency Management Agency
U.S. Dept. of Homeland Security
500 C Street SW
Washington, D.C. 20472-0001

Via U.S. Mail and Electronic delivery to brock.long@fema.dhs.gov

RE: NFIP Proof of Loss deadline for Hurricane Harvey

Dear Mr. Long:

As a non-profit organization that assists Texas residents and all Americans with insurance matters and disaster recovery, we respectfully request that your agency proactively extend the NFIP proof of loss deadline for Hurricane Harvey victims to two years.

There is shortage of adjusters, reputable qualified repair estimators and contractors:

One of the biggest issues facing Sandy and Baton Rouge flood victims is/was a lack of access to professional help that can help policyholders adequately document and value their damage. It is also the case that there is a shortage of NFIP/WYO adjusters. It will take perhaps the full 60 days normally allowed to submit a proof of loss for residents to get home, have their property inspected, and begin the process of scoping the damage. Additional time is more than warranted to allow policyholders to fairly and completely settle their claims.

Sandy victims were given two full years, Harvey victims deserve the same:

Many flood victims in Texas area lack reliable Internet service, are not home (and will not be for some time) and have no idea that, without your action, in 60 days they will be required to submit a complete proof of loss to the NFIP. We can think of no logical reason why Texas residents should have less rights than New Jersey and New York residents, especially given the magnitude of the damage and the amount of claims the NFIP will receive. We believe a one-time two-year extension is preferable to multiple, shorter extensions.

Thank you for your anticipated prompt attention to this request.

Sincerely,

Amy Bach, Esq.
Executive Director

cc: Roy E. Wright
Deputy Associate Administrator for Insurance and Mitigation
By E-mail to: roy.wright@fema.dhs.gov

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