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PISCATAWAY, N.J. -- As the residents of New Jersey begin the recovery process following the severe nor'easter of April 14th and the accompanying floods, FEMA recommends the following steps when filing your flood insurance claim:

- **Have specific policy information available.** As your agent may write policies for more than one company, be sure you have your company and policy number on hand. Also, be sure you have a telephone number/e-mail address where you can be reached.
- **Take photos.** To make filing your claim easier, take photos of any water in the house and damaged personal property. If necessary, place these items outside the home. Your adjuster will need evidence of the damage and damaged items (i.e.: cut swatches from carpeting, curtains, chairs) to prepare your repair estimate.
- **Make a list of damaged or lost items**, including their age and value where possible. Also, if possible, have receipts for lost items available for the adjuster. Law officials may require the disposal of damaged items. If so, keep a swatch or other sample of the item(s) for the adjuster.

## Clean Up

- **Prevent mold and remove wet contents immediately.** Saturated carpeting, stuffed furniture, bedding (if wet) and any other items holding dampness, moisture or water inside the building should be removed. Walls, floors, doors, closets and shelves should be thoroughly washed and disinfected.
- **Thoroughly dry out the building's interior.** Portable dehumidifiers are useful and rental costs may be covered under your flood policy. Your air conditioner can also be used to start the drying out process.
- **If the walls are damaged take photographs of the baseboard then remove it.** Knock small holes at floor level in the drywall, between the wall studs. This will permit moisture trapped behind the drywall to seep out and start drying.
- **Have your furnace checked for damage.** Your water heater may be working but if the floodwater was up on the tank, the insulation between the walls is damaged. Obtain an estimate to replace the damaged one.
- **Restore water-damaged books, heirlooms and photographs** with tips from

[www.fema.gov/hazard/flood/coping.shtm](http://www.fema.gov/hazard/flood/coping.shtm).

New Jersey residents needing additional information are encouraged to call FEMA Disaster Assistance at 1-800-621-3362. For more information about the National Flood Insurance Program and flood insurance generally, contact your insurance company or agent, or call 1-800-427-4661.

FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made, including acts of terror.

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**State/Tribal Government or Region:** [New Jersey](#)

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