

# Local author warns homeowners

## Angela Newland lived through worst, hopes to save readers

**ALYSSA B. MARTIN**

alyssa.martin@news-herald.net

A local author wrote a book warning homeowners of the devastating natural disasters can have on home, finances and life.



**Angela Newland**

In late 2016, Angela Newland and her husband had just moved into their “dream retirement

home” on a riverside lot in Florida. Renovation bills soon began piling up because of termites, mold and a laundry list of other problems.

A few months after getting settled and racking up a large home improvement tab, local news stations began warning residents of a large hurricane expected to tear through the Atlantic and make landfall in the Southeast.

The Newlands watched the news carefully while planning and preparing the best they could.

A few days before

Hurricane Irma reached Florida, the Newlands prepared their house for flooding, high winds and preserved any amount of clean water they could in glass jars. They packed essentials and four cats into an SUV and began the eight-hour drive to Birmingham, Ala.

Newland quickly realized many others had the same idea. The planned eight hours quickly turned into a nearly 16-hour drive, with standstill traffic and most gas stations running out of fuel.

When the hurricane struck a few days later, winds took most of the roof and left three feet of water in their neighborhood and home. Power was even out at their hotel in Alabama.

Devastation struck when they returned to find their dream home in shambles.

They immediately contacted their insurance provider and began the 27-month process of fixing hurricane repairs. The couple fought nearly every day with the insurance company.

Between not getting callbacks and waiting

weeks for adjusters to arrive, the lingering effects of the hurricane weren't resolved for more than two years while they lived in a rental home.

“From the experience we went through ... there was nothing in my preconceived notion of how a home insurance damage claim would progress,” Newland said. “There was nothing on my mind before the incident that actually happened. It was all completely different and took a whole lot longer and was much more personally impactful than what I thought it would be.”

After finally able to move back into the home, the Newlands decided enough was enough and chose to look elsewhere, eventually settling on Loudon County, which is only a five-hour drive from family.

For as long as she can remember, Newland loved writing. She has consistently kept a daily journal since high school.

After moving to Tennessee, she decided her story was worth telling.

“Coming off the heels of this devastating

hurricane damage experience, I thought this is something people need to know about, and not necessarily with respect to hurricanes, but natural disasters of any kind that do such significant damage to your home that you can't live in it,” Newland said.

She decided to write a book about the importance of homeowners insurance, and what the general public doesn't know about dealing with a natural disaster and the aftermath. “The River House” was born.

“This book isn't just for people dealing with a hurricane, this is for anybody who has suffered a natural disaster,” she said.

Although details, such as names of people and companies, are changed in the book, all the facts are accurate. Newland's goal is to spread awareness of how some insurance companies treat customers and the lessons learned in the process.

For more information about Newland, “The River House” and her other upcoming works, visit [www.anelandbooks.com](http://www.anelandbooks.com).