



FEMA

LA BEOC
LOUISIANA BUSINESS EMERGENCY OPERATIONS CENTER

Private Sector Advisory

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FEMA Help Is Still Available

It is now more than a month since the record flooding and storms of August caused widespread damage throughout Louisiana. Many families and individuals lost their home or residence and were forced to find other solutions for their shelter. If you or anyone you know is still having problems finding suitable accommodations, it is not too late to register with FEMA for assistance with your housing needs.

FEMA cannot duplicate insurance payments, but survivors should register even if they have insurance because underinsured applicants may receive help after their claims have been settled. And remember that FEMA grants do not have to be repaid. FEMA assistance is nontaxable and will not affect your eligibility for Social Security, Medicaid or other federal benefits.

Applying for disaster assistance is essentially a two-step process – registering with FEMA and completing a U.S. Small Business Administration disaster loan application. This process ensures that you will be considered for all programs you may be eligible for. There is never any charge for registering or applying. If approved for the loan, you are under no obligation to accept it. But the examination of your SBA application will determine what other types of assistance you may be eligible for.

Understand the Process for Continued Housing Assistance

If you're a disaster survivor who wants to extend temporary housing assistance from FEMA it's important to provide the proper documents in order to make your request.

If you're eligible for an extension, you may use temporary housing assistance to pay for a place to live, such as a house, apartment, hotel or recreational vehicle. The assistance covers rent, security deposit and essential utilities like electricity and water.

To continue receiving temporary housing assistance, you have to complete and submit the following paperwork to FEMA that demonstrates you have a disaster-related and financial need:

- A completed form FEMA provides you. Contact FEMA if you haven't received a form.
- A copy of your lease.
- Receipts showing proper use of the federal disaster housing assistance you've received.
- Current household income status.

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The state and FEMA encourage you to develop a permanent housing plan while you're receiving temporary housing assistance. Free assistance and tools are available to help you find more permanent housing if you're having difficulty creating a plan. Just call the FEMA helpline or visit a Louisiana Disaster Recovery Center. Locate your closest center by going to fema.gov/drc or by calling the FEMA helpline (800-621-3362).

Future Disaster Assistance? Keep Flood Insurance Current

If your house flooded and you did not have flood insurance, you may have received some federal financial assistance for the August flooding. But if your home is in a floodplain and you hold a mortgage from a federally regulated or insured lender, you may be required to buy flood insurance.

This requirement applies when a building has been damaged and is located in an area that is at high risk of flooding. These high-risk areas are called Special Flood Hazard Areas (SFHAs).

In high-risk areas, there is at least a one in four chance of flooding during a 30-year mortgage. You may be restricted to only rental assistance in a future disaster unless you buy flood insurance and keep the policy in effect.

A flood-insurance policy protects you financially even when a presidential disaster is not declared or if you live in a parish that was not designated for federal assistance.

Once you receive federal financial assistance, you must keep flood insurance coverage at your address even if the damaged building is replaced by a new one. If you sell your home, you are required to inform the new owners that they must maintain flood insurance coverage on the building. Often, an existing flood-insurance policy can be transferred to a new owner with no lapse in coverage.

You may receive a Certificate of Flood Insurance for a Group Policy as a part of your federal Individuals and Households Assistance program (IHP) grant. This policy provides minimal coverage on the home equal to the maximum IHP grant currently available. For the Louisiana August 2016 floods, the required premium provides coverage of \$33,000.

- Group Policies have a term of three years, after which you will be required to purchase and maintain a Standard Flood Insurance Policy through the National Flood Insurance Program (NFIP) until you are no longer the homeowner or renter at that location. In order to avoid any lapse in coverage, it is important to apply for your new coverage at least 30 days before the expiration of the Group Policy.
- You may cancel your participation in the Group Policy at any time during its policy term, provided that you have purchased your own NFIP flood insurance coverage.

If you are a renter and receive federal financial assistance, flood-insurance coverage must be maintained on the contents for as long as you live at the flood-damaged rental property. The requirement for flood insurance is lifted once you move from the building.

But, because federal law mandates the purchase of flood insurance as a condition of disaster funding, an applicant who does not comply with the flood insurance obligation may become mostly ineligible for future disaster assistance. It's that important.

If you do not live in a flood zone but your home was flooded, you do not have to maintain flood insurance. Even without the legal requirement, it is a wise decision to purchase flood insurance.

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Even though flood insurance isn't federally required in moderate- to low-risk areas, homeowners and businesses that have mortgages from federally regulated or insured lenders may be required to purchase flood coverage by the mortgage holder. Anyone can be financially vulnerable to floods.

In fact, people outside of mapped high-risk flood areas file more than 20 percent of all National Flood Insurance Program flood-insurance claims and receive one-third of federal disaster assistance for flooding. When it's available, disaster assistance is typically an SBA loan you must repay with interest.

With all that you are going through, don't let this vital coverage slip through the cracks. Protect yourself and your family from future financial loss by purchasing and maintaining flood insurance coverage.

For more information about the NFIP and flood insurance, call 800-427-4661 or contact your insurance company or agent.

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We urge everyone to continue to use caution in areas where floodwaters remain. Monitor DOTD's www.511la.org website for updated road closure information. Look for advisories from your local authorities and emergency managers. You can find the latest information on the state's response at www.emergency.la.gov GOHSEP also provides information on Facebook and Twitter. You can receive emergency alerts on most smartphones and tablets by downloading the new Alert FM App. It is free for basic service. You can also download the Louisiana Emergency Preparedness Guide and find other information at www.getagameplan.org.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards. Follow us on Twitter at <https://twitter.com/femaregion6> and the FEMA Blog at <http://blog.fema.gov>.

The U.S. Small Business Administration is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing disastercustomerservice@sba.gov or visiting SBA's website at SBA.gov/disaster. Deaf and hard-of-hearing individuals may call (800) 877-8339.