



FEMA

LA BEOC
LOUISIANA BUSINESS EMERGENCY OPERATIONS CENTER

Private Sector Advisory

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Local Regulations May Prompt Extra Flood Insurance Help

If your home or business is damaged by a flood, you may be required to meet certain building requirements in your community to reduce future flood damage before you repair or rebuild. The National Flood Insurance Program (NFIP) Standard Flood Insurance Policy provides Increased Cost of Compliance (ICC) coverage, which may be available to help cover the costs of meeting those requirements, subject to eligibility.

If eligible, NFIP insurance policyholders may receive up to \$33,000 of ICC coverage to help pay the costs to bring their building into compliance with their community's floodplain ordinance. The coverage availability and payment limits are subject to the terms of the policy and maximum coverage limits, including all applicable NFIP rules and regulations.

Four options you can take to comply with your community's floodplain management ordinance to reduce future flood damage include:

- **Elevation.** This raises your home or business to or above the flood elevation level adopted by your community.
- **Relocation.** This moves your home or business out of harm's way.
- **Demolition.** This tears down and removes flood-damaged buildings.
- **Floodproofing.** This option is available primarily for non-residential buildings. It involves making a building watertight through a combination of adjustments or additions of features to the building that reduces the potential for flood damage.

You may be eligible to file a claim for your ICC coverage in two instances:

1. When your community determines that your building is “substantially damaged,” wherein the cost to repair or improve the structure exceeds its market value by a threshold amount adopted by law or ordinance. Community building officials are responsible for the issuance of substantial damage declarations.
2. When your community has a “repetitive loss” provision in its floodplain management ordinance and determines that your building was damaged by a flood two times in the past 10 years, where the cost of repairing the flood damage, on average, equaled or exceeded 25 percent of its market value at the time of each flood.

[Read More](#)

Some Nonprofits May Qualify for FEMA Disaster Grants

Nonprofit organizations that experienced damage or losses from the August floods may apply for Federal Emergency Management Agency Public Assistance grants to help them get back to the business of helping others.

As part of its mission, FEMA provides grants to state, tribal and local governments and certain private nonprofits through its Public Assistance program. For the August floods, these grants reimburse 90 percent of eligible costs for emergency protective measures, and repair and restoration of public facilities and infrastructure to pre-disaster condition.

Only certain nonprofit organizations (PNPs) are eligible. If they provide critical services, such as education, utility, emergency or medical, they can apply directly to FEMA. Those that provide non-critical, essential services to the community must first apply for a low-interest loan from the U.S. Small Business Administration (SBA). FEMA may pay for all eligible emergency work and the permanent work not covered by an SBA loan.

Essential service providers include:

- Child care centers;
- Libraries, museums and zoos;
- Community centers;
- Disability advocacy and service providers;
- Homeless shelters and rehabilitation facilities;
- Social and human services organizations for children, youth and adults; and
- Senior citizen centers.

For more information about eligible essential and critical service providers, reference [FEMA's Public Assistance Program and Policy Guide](#) on FEMA.gov.

A nonprofit that can prove its tax-exempt status from the IRS or the state can begin the process by submitting a Request for Public Assistance (RPA) to the State of Louisiana. RPA forms can be downloaded and submitted at louisianapa.com/site/resources/cfm (in the "forms" section). The State of Louisiana will forward completed applications to FEMA for eligibility determination.

Local emergency management offices may also provide information about the grant process. A list of Louisiana's parish emergency managers can be found online at gohsep.la.gov/about/parishpa.

For information about SBA loans, 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.

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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.