



FEMA

LA  BEOC
LOUISIANA BUSINESS EMERGENCY OPERATIONS CENTER

Private Sector Advisory

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FEMA Private Sector:

Susan Langhoff
225-382-1496
Susan.Langhoff@fema.dhs.gov

LA BEOC:

Clay Rives
337-482-0600
info@LABEOC.org

GOHSEP:

Michael Hamilton
225-925-7556
Michael.Hamilton@LA.GOV

Federal Disaster Assistance Helps Students in Central Return to Campus

Two Central schools have received federal disaster assistance to return students to classrooms after the August flood damaged their campuses.

About \$4.2 million in FEMA assistance has reimbursed schools in Central:

- **Central Private School** has been awarded more than \$3.7 million to place temporary facilities on its campus that students may attend during repairs to the permanent facility. The funds also lessen stresses on two campuses that have hosted Central Private School's students since the flood.
- **Tanglewood Elementary School** has been awarded more than \$500,000 for temporary facilities and supplies needed to accommodate its students at three Central Community School System campuses. Tanglewood Elementary students are attending the schools during repairs to their campus.

A total of more than \$57 million in FEMA grants has gone to Louisiana schools damaged during the August flood. The state and FEMA continue to review ways to help these and other flood-affected schools.

The funds were made available through FEMA's Public Assistance (PA) program. The program reimburses eligible local and state government and certain private nonprofit entities in 26 designated parishes for the repair or replacement of disaster-damaged facilities and infrastructure. It also provides expenses for debris removal and emergency response activities.

The parishes eligible for PA funding are Acadia, Ascension, Assumption, Avoyelles, Cameron, East Baton Rouge, East Feliciana, Evangeline, Iberia, Iberville, Jefferson Davis, Lafayette, Livingston, Point Coupee, St. Charles, St. Helena, St. James, St. John the Baptist, St. Landry, St. Martin, St. Tammany, Tangipahoa, Vermilion, Washington, West Baton Rouge and West Feliciana.

FEMA typically reimburses 75 percent of eligible PA expenses. However, applicants will be reimbursed 90 percent of eligible PA expenses given the magnitude of the August floods. The federal portion is paid directly to the state, which then disburses the funds to the applicants.

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Flood Survivors Should be Cautious When Hiring Contractors

Louisiana flood recovery continues thanks to the work of committed citizens, businesses, government agencies and faith-based, community and volunteer organizations.

Unfortunately, some contractors seeking to exploit survivors often appear in a disaster's wake. Survivors who hire contractors to repair and rebuild homes should be cautious.

Consumers working with contractors should keep the following tips in mind:

- Contractors must be licensed or registered to do work in Louisiana.
- Down payments for repair work should not exceed 10 percent of the total cost.
- Contractors should not be paid for work that is not complete. Survivors should never hesitate to ask contractors for identification.
- Never provide financial information over the phone.
- Never pay contractors in cash.
- Verify contractors' license or registration number with the Louisiana State Licensing Board for Contractors at www.lacontractor.org or call 800-256-1392.
- Obtain three written estimates for repair and rebuilding work. Check credentials and contact your local Better Business Bureau or Chamber of Commerce to learn about any complaints against the contractor or business.
- Before repairs begin, make sure to have a written contract detailing all the work to be performed, the costs, a projected completion date and how to negotiate changes and settle disputes.

The Louisiana State Licensing Board for Contractors has the authority to place stop-work orders when contractors or subcontractors are found to be unlicensed. For more information, see www.lslbc.louisiana.gov. For complaints, call 800-256-1392 or email complaints@lslbc.louisiana.gov.

Before repairs or rebuilding begins, permits from local floodplain management and building officials should be obtained. For more information, see www8.dotd.la.gov/lafloods/community_contacts.aspx.

Louisiana Attorney General's office offers the following tips:

- Take a photo of your contractor, his/her vehicle and its license plate.
- Take a photo of the contractor's business card and his/her driver's license.
- Photograph or scan his/her contracting license and insurance.
- Photograph or scan the contract made with him/her.
- Photograph or scan all checks and money orders made as payments to the contractor.
- Preserve all these photographs by emailing them to yourself and a trusted companion and/or by saving them in a cloud-based application.

If survivors suspect anyone – an inspector, contractor, disaster survivor or someone posing as one of these – of fraudulent activities, call 800-323-8603 or TTY 844-889-4357. You may also contact local law enforcement officials.

Consumers may report fraud or sign up for consumer alerts by calling Louisiana Attorney General's Consumer Protection Hotline at 800-351-4889 or visiting www.ag.state.la.us.

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NFIP Reaches New Heights Statewide Following 2016 Floods

The National Flood Insurance Program (NFIP) in Louisiana has spiked to more than 480,000 active policies following the March and August floods. That's an increase of more than 35,000 policies.

NFIP had the largest monthly increase of more than 20,000 policies from August to September last year. Ascension, East Baton Rouge and Livingston Parishes received the most damage from the 2016 floods and now account for more than 62,000 NFIP policies.

In Louisiana, policies in 2015 dropped to approximately 454,000. In 2014, the number of active NFIP policyholders topped 472,000. In 2013 and 2012, the number of policies in effect remained at more than 483,000.

More than 50 percent of structures flooded in August were located in low-and moderate-risk areas. Properties in these areas account for more than 20 percent of the country's NFIP claims and receive a third of flood-related federal disaster assistance.

Policyholders following the August event received an average payment of \$83,862. The average NFIP payment after the March event was \$53,053.

Flood-related disasters occur about every six years in Louisiana. NFIP provides content and structure coverage and helps pay for recovery costs following a disaster.

The average annual cost of flood insurance is about \$700. Insurance holders may receive up to \$250,000 for home damage and \$100,000 for contents depending on the type and amount of coverage they bought. NFIP payments are not dependent on state or federal disaster declarations. New flood insurance policies go into effect 30 days after purchase.

Visit www.floodsmart.gov to learn more about any property's flood risk, estimate an NFIP premium or locate an insurance agent who sells flood insurance.

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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.

The U.S. Small Business Administration (SBA) 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.