



FLOOD DISASTER RESOURCE GUIDE

Frequently Asked Questions

September 21, 2016

Updated by LHC and OCD Every 5 Days

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Where do I start the RECOVERY PROCESS?

- **FEMA – Individual Assistance**
www.disasterassistance.gov
 1-800-621-FEMA (3362)
 1-800-462-7585 (TTY)
 1-800-621-3362 (VRS)
- **FEMA - Disaster Recovery Centers**
<http://asd.fema.gov/inter/locator/home.htm>
- **Disaster Unemployment Assistance**
 1-866-783-5567 (Louisiana Workforce Commission)
www.laworks.net
- **Supplemental Nutrition Assistance Program (SNAP for groceries and food)**
www.dcf.la.gov/SNAP
- **SBA Loans for individuals** (can help bridge the gap to pay for repairs not covered by insurance or FEMA relief payments)
www.sba.gov/disaster
 1-800-659-2955
disastercustomerservice@sba.gov

Where do I find information about SHELTERS?

- **Looking for individuals in a Red Cross shelter or more information**
1-800-REDCROSS (1-800-733-2767)
www.redcross.org/local/Louisiana
- **Shelter List**
<http://gov.louisiana.gov/news/shelter-information-for-parishes-affected-by-severe-weather>

Where do I find HOUSING ASSISTANCE?

- **FEMA – Transitional Shelter Assistance** (hotel room payments)
www.disasterassistance.gov
1-800-621-FEMA (3362)
1-800-462-7585 (TTY)
1-800-621-3362 (VRS)
- **FEMA Rental Assistance**
www.disasterassistance.gov
1-800-621-FEMA (3362)
1-800-462-7585 (TTY)
1-800-621-3362 (VRS)
- **LA Housing Search – List of Available Rental apartments or homes (Social Serve)***
<http://www.lahousingsearch.org/>
1-877-428-8844
*Website has a search option for accessibility.
- **Shelter At Home** (basic repairs to your home so you don't have to stay in a shelter, hotel room or rental)
1-800-927-0216
<https://Shelterathome.la.gov>
- **FEMA - Manufactured Housing Units**
1-800-621-FEMA
www.disasterassistance.gov
Email if you have commercial parks or mobile home sites for Manufactured Housing Units: fema-ia-dhops@fema.dhs.gov
- **Airbnb Urgent Accommodations**
<https://www.airbnb.com/disaster/louisianaflooding>
- If you are currently staying in a toxic home or unsafe and/or unsanitary dwelling, you may still check into a shelter.

Where do I find help with REPAIRS?

- **Register for FREE Home cleanup assistance from volunteer groups**

1-800-451-1954

www.gutcheckLA.com

- **FEMA - Multi-Family Lease and Repair Program** (Available to landlords with qualified rental properties)
225-382-1464
<http://gov.louisiana.gov/assets/docs/MultiFamilyLeaseRepairProgramFAQ.pdf>
- **Mold removal guidance**
<http://ldh.la.gov/index.cfm/newsroom/detail/3966>
www.lslbc.louisiana.gov (List of Mold Remediators)
- **Contractor License Confirmation** (Louisiana Licensing Board for Contractors)
www.lslbc.louisiana.gov/contractor-search/
http://www.lslbc.louisiana.gov/app/uploads/lslbc_brochure.pdf

Where do I find help for my BUSINESS?

- **Louisiana Business Emergency Operations Center**
www.labeoc.org
- **Louisiana Small Business Development Center Network**
www.lsbdc.org
- **SBA Loans**
www.sba.gov/disaster
1-800-659-2955
disastercustomerservice@sba.gov
- **Disaster Loan Information for businesses**
1-800-621-6232 (FEMA)
<https://disasterloan.sba.gov/ela/>
1-800-659-2955 (SBA Loan Center)
[List of Business Recovery Centers](#)
- **Secretary of State (Salvaging Documents)**
www.sos.la.gov
<http://www.sos.la.gov/HistoricalResources/ManagingRecords/DisasterPreparationAndRecoveryInformation/Pages/default.aspx>
225-925-7552

Where do I find help with INSURANCE?

- **FEMA - National Flood Insurance Program**
<https://www.fema.gov/national-flood-insurance-program>
1-800-621-FEMA
Regional Offices: <https://www.fema.gov/national-flood-insurance-program-bureau-statistical-agent-regional-support-offices>
- **Louisiana Department of Insurance**
1-800-259-5300
225-342-1258

<http://www.lidi.state.la.us/floodrecovery/>

- **Louisiana Department of Insurance Post Disaster Guide**
www.lidi.la.gov/docs/post-disaster-guide
- **Louisiana Department of Insurance FAQs**
www.lidi.la.gov/online-services/frequently-asked-questions Select the topic "Weather-Related Losses."
- **Consumer Insurance Updates**
<http://www.lidi.la.gov/consumerupdates>

Where do I find relief with my TAXES?

- **State Tax Extensions for Disaster Survivors**
www.revenue.louisiana.gov
<http://www.revenue.louisiana.gov/NewsAndPublications/PressReleasedetails/5441>
- **IRS Tax Relief for Louisiana Flood Victims**
www.irs.gov
<https://www.irs.gov/uac/tax-relief-for-victims-of-severe-storms-flooding-in-louisiana>
<https://www.irs.gov/businesses/small-businesses-self-employed/disaster-assistance-and-emergency-relief-for-individuals-and-businesses-1>
1-800-829-3676 (forms and publications)
1-800-829-1040 (General tax questions)

Where do I find LEGAL ASSISTANCE?

- **Disaster Legal Assistance**
1-800-310-7029 (M-TH 9 a.m. – 4 p.m.)
- **Louisiana Department of Justice**
[Contractor Fraud](#)
[Filing a Price Gouging Complaint](#)
Consumer Protection Hotline: 1-800-351-4889
[Consumer Dispute Form](#)
- **Secretary of State (Salvaging Documents)**
www.sos.la.gov
<http://www.sos.la.gov/HistoricalResources/ManagingRecords/DisasterPreparationAndRecovery/Information/Pages/default.aspx>
225-925-7552
- **Information for Real Estate Professionals**
[Catastrophic Flooding FAQ](#)
- **Louisiana State Bar Association**
<https://www.lsba.org/dr/default.aspx>

Where do I find information about TRANSPORTATION?

- **DOTD Transit Services**
[Roundtrip Regional Transit Service](#)
[Ferry status](#)

504-942-5725 (Hotard Contact)
511 (Road closures)
1-888-762-3511 (out of state travelers needing road closure information)
www.511la.org

- **Office of Motor Vehicles (Flood-related motor vehicle issues)**
1-844-892-4266
www.expresslane.org
<http://www.expresslane.org/Pages/displaced.aspx>
https://expresslane.dps.louisiana.gov/DAQ_Inquire/Flood_Inquire_01.aspx (Flooded car inquiry)

Where do I find information about HEALTH?

- **Medicare Questions**
1-800-259-5300 (Louisiana Department of Insurance)
<https://www.medicare.gov/>
1-800-633-4227
- **Emergency Medicare FAQs**
www.lidi.la.gov/docs/medicare-faqs
- **Louisiana Medicaid Information/Application**
1-888-342-6207
<http://new.dhh.louisiana.gov/index.cfm/page/237>
- **Drinking Water**
[Drinking Water Watch Database](#)
- **Vaccine Information (Tetanus, etc.)**
<http://www.dhh.louisiana.gov/index.cfm/newsroom/detail/3964>
- **Mosquito/Zika Information**
[Zika/Mosquito Information](#)
- **Disaster Distress Information for First Responders and Survivors**
1-800-985-5990
Text TalkWithUs to 66746
[Behavior Health Help Contacts](#)
http://dhh.louisiana.gov/assets/docs/EmergencyPrep/katrinarita/TipsSurvivorsDisasterOtherEvent_ManagingStress.pdf
- **Information about Cleaning Up and Repairs in the Presence of Mold**
<http://dhh.louisiana.gov/index.cfm/faq/category/41>

Where do I find up-to-date EMERGENCY INFORMATION?

- **DOTD Real-Time Road Closures**
www.511la.org
- **Louisiana State Police**

225-925-6325 or *LSP from any cell phone

- **Parish Emergency Contacts (GOHSEP)**
<http://gohsep.la.gov/ABOUT/PARISHPA>

Where do I DONATE/VOLUNTEER?

- **Donations (Multi-Agency Disaster Warehouse)**
2016flooddonations@gmail.com
225-800-2227
- Multi-Agency Disaster Warehouse
9550 Dawnadele Ave.
Baton Rouge, LA 70809
- **Volunteer**
www.volunteerlouisiana.gov

Where do I find information about FOOD?

Acadia	Second Harvest Food Bank of Greater New Orleans and Acadiana	1.855.392.9338 http://no-hunger.org/emergency-food-locator/
Ascension	Greater Baton Rouge Food Bank	225-359-9940 disasterfoods@brfoodbank.org
Assumption	Greater Baton Rouge Food Bank	225-359-9940 disasterfoods@brfoodbank.org
Beauregard	Second Harvest Food Bank of Greater New Orleans and Acadiana	1.855.392.9338 http://no-hunger.org/emergency-food-locator/
Calcasieu	Second Harvest Food Bank of Greater New Orleans and Acadiana	1.855.392.9338 http://no-hunger.org/emergency-food-locator/
Cameron	Second Harvest Food Bank of Greater New Orleans and Acadiana	1.855.392.9338 http://no-hunger.org/emergency-food-locator/
East Baton Rouge	Greater Baton Rouge Food Bank	225-359-9940 disasterfoods@brfoodbank.org
East Feliciana	Greater Baton Rouge Food Bank	225-359-9940 disasterfoods@brfoodbank.org
Evangeline	Second Harvest Food Bank of Greater New Orleans and Acadiana	1.855.392.9338 http://no-hunger.org/emergency-food-locator/
Iberia	Second Harvest Food Bank of Greater New Orleans and Acadiana	1.855.392.9338 http://no-hunger.org/emergency-food-locator/

Iberville	Greater Baton Rouge Food Bank	225-359-9940 disasterfoods@brfoodbank.org
Jefferson	Second Harvest Food Bank of Greater New Orleans and Acadiana	1.855.392.9338 http://no-hunger.org/emergency-food-locator/
Jefferson Davis	Second Harvest Food Bank of Greater New Orleans and Acadiana	1.855.392.9338 http://no-hunger.org/emergency-food-locator/
Lafayette	Second Harvest Food Bank of Greater New Orleans and Acadiana	1.855.392.9338 http://no-hunger.org/emergency-food-locator/
Lafourche	Second Harvest Food Bank of Greater New Orleans and Acadiana	1.855.392.9338 http://no-hunger.org/emergency-food-locator/
Livingston	Greater Baton Rouge Food Bank	225-359-9940 disasterfoods@brfoodbank.org

Where can I find ADDITIONAL RESOURCES/SERVICES?

- **Louisiana 211**
www.louisiana211.org

The Disaster Recovery Unit within the Office of Community Development is dedicated to helping Louisiana's residents recover from hurricanes Katrina, Rita, Gustav, Ike and Isaac. As the state's central point for hurricane recovery, OCD-DRU manages the most extensive rebuilding effort in American history, working closely with local, state and federal partners to ensure that Louisiana recovers safer, stronger and smarter than before.

The Mission of the Louisiana Housing Corporation is to ensure that every Louisiana resident is granted an opportunity to obtain safe, affordable, energy efficient housing. Each day this ongoing challenge is met by a dedicated staff of professionals who allocate federal and state funds to help low-to-moderate income citizens make their housing dreams a reality.



FEMA

Sept. 19, 2016

DR-4277-LA

FAQ-013

NEWS DESK: 225-382-1607

SBA: 916-764-9918

FAQs

Basic Facts about the National Flood Insurance Program

Q: I have a homeowner's insurance policy. Why would I buy flood insurance?

A: Flood damage is not typically covered by a homeowner's insurance policy.

Q: If my home is flooded, won't federal disaster assistance pay for my damages?

A: Not necessarily. Most forms of federal disaster assistance require a presidential declaration. Plus, federal disaster assistance typically comes in the form of a low-interest loan to help cover flood damage, not compensation for your losses. Those loans must be repaid.

Q: Am I eligible for flood insurance, even if I rent?

A: First, you must live in a community that participates in the National Flood Insurance Program (NFIP) to qualify for national flood insurance. If so, you can purchase flood insurance for your home, or for the contents of the home you rent and/or your business.

Q: I live in a low-risk flood zone. Do I really need flood insurance?

A: People outside of high risk flood zones file more than 20 percent of all NFIP claims and receive one-third of federal disaster assistance for flooding. Flooding can occur anywhere. In fact, flooding is the number 1 natural disaster in the United States. From 2006 through 2015, total flood insurance claims averaged more than \$1.9 billion per year.

Q: Why does my mortgage lender require me to buy flood insurance?

A: Congress has mandated federally regulated or insured lenders to require flood insurance on properties that are located in areas at high risk of flooding.

Q: Is there a low-cost policy for homes in moderate- to low-risk areas?

A: Yes. A Preferred Risk Policy provides both building and contents coverage for properties in moderate- to low-risk areas for one low price.

Q: My home was damaged in a flood, and I received federal disaster assistance. Do I need to purchase flood insurance now?

A: Yes. If you live in an area designated as a Special Flood Hazard Area and have received

(more)

Basic Facts about the National Flood Insurance Program, Page 2

disaster assistance in the form of a federal grant or loan, you must cover the building with flood insurance for as long as you own it. Should you sell the building, you are required to inform the new owner of the necessity to purchase and maintain flood insurance. Failure to carry flood insurance could result in the denial of future federal disaster assistance. In some cases, FEMA may provide a Group Insurance Flood Insurance Policy for three years after a disaster after which the homeowner would need to buy a Standard Flood Insurance Policy.

Q: How do I purchase flood insurance?

A: [A list of private insurance companies](#) that sell and service NFIP flood insurance policies is available online (www.fema.gov/nfipinsurance/). You can also contact your insurance agent or company to find out more about federal flood insurance or find an agent serving your area by filling out the Flood Risk Profile.

Q: What if I want to purchase more insurance than the NFIP offers?

A: Many private insurance companies offer Excess Flood Protection, which provides limits over and above those of the NFIP. For more information, contact your insurance agent or company.

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Monitor DOTD's www.511la.org website for updated road closure information. 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 (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.