

YOU & the LAW

Getting financial assistance after the flood

The extent of damages created by Louisiana's August 2016 flood event boggles the mind. Five days into the event as flood waters were still making their way south, an estimated 40,000 homes and businesses were already flooded and more than 8,000 people were in shelters because they had nowhere else to go.

The financial losses that these affected businesses and individuals experience will be huge. While some who sustained damages had flood insurance, many did not because some of the areas had not flooded before. But because many of the flood-affected parishes are now federally designated disaster areas, other financial assistance may be available to those without flood insurance coverage.

As of August 16, the Federal Emergency Management Agency declared 20 parishes federal disaster areas: Acadia, Ascension, Avoyelles, East Baton Rouge, East Feliciana, Evangeline, Iberia, Iberville, Jefferson Davis, Lafayette, Livingston, Pointe Coupee, St. Helena, St. Landry, St. Martin, St. Tammany, Tangipahoa, Vermilion, Washington and West Feliciana.

According to FEMA, the declaration means affected individuals in those 20 parishes may be able to receive:

- Rent for temporary housing for those whose homes are unlivable;



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- Grants for repairing and replacing essential items not covered by insurance;
- Grants to replace personal property and help meet other serious disaster-related needs not covered by insurance or other programs;
- Unemployment payments for up to 26 weeks for workers who temporarily lost jobs because of the disaster and do not qualify for state benefits;
- Low-interest loans for residential losses not fully covered by insurance. Similar loans are available for business property losses not fully compensated by insurance;
- Loans for small businesses, small agricultural cooperatives and most private, non-profit organizations that need funds for working capital to recover;
- Loans for farmers, ranchers and aquaculture operators to cover production and property losses; and

- Such other relief programs as crisis counseling; income tax preparation assistance for filing for losses; and advisory assistance for filing for legal, veterans' benefits and Social Security matters.

FEMA never charges for the services it provides; do not agree to deal with someone who wants to charge you.

To apply for FEMA aid, you will need to have a pen and paper ready and the following information: Social Security number, a description of any property insurance, a general description of your damages, your total annual household income before taxes at the time of the disaster, the address of property where the damage happened, and the address and phone number where you can be reached now. For direct deposit of payments, you will also need to provide bank name, type of account, routing number and account number.

You can begin applying by registering at www.DisasterAssistance.gov or calling 1-800-621-3362. If you have a speech disability or hearing loss and use TTY, call 1-800-462-7585. For 711 or VRS, call 1-800-621-3362.

Gov. John Bel Edwards advised anyone impacted by this flooding to register with FEMA, even if he or she does not live in one of the designated parishes. If the individual's parish is later declared a disaster area, FEMA will then process that claim.

Steps for filing a flood insurance claim

Standard homeowner or renter's insurance does not cover flooding losses. Flood insurance is a different policy offered through the National Flood Insurance Program, but private insurance companies handle selling the policies to consumers and businesses.

According to *FloodSmart.gov*, NFIP's official website, those who have flood insurance and sustained damage can file a claim by following these steps:

Notify your insurer.

Your first step is to contact your insurance agent or company. You will need to have your policy number and a telephone number and/or email address where you can be reached at all times.

After you communicate with your agent, an adjuster should contact you within a few days. If more

than a few days goes by and you haven't heard from an adjuster, you should contact your agent or insurance company again.

Document the damage.

The adjuster will need evidence of damages to create a repair estimate. According to *FloodSmart.gov*, you should:

- Photograph all damaged property, including discarded objects, structural damage and standing floodwater levels. In addition to taking pictures of individual objects, you should stand in the middle of each room and take pictures of the entire room from all directions.
- Make a list of all damaged or lost items. If possible, include date of purchase, value and sales receipts.
- Local officials may require you to dispose of your damaged objects, and you will want to

remove waterlogged items as soon as possible to reduce mold problems. You can place such objects outside once you complete your documentation.

Complete a Proof of Loss to support your claim.

Your adjuster will help you prepare a sworn statement of the amount you are claiming, including supporting documents, for your official claim. This is called a "Proof of Loss" statement.

A Proof of Loss must contain the specific details set forth in the Standard Flood Insurance Policy, and you must file it with your insurance company within 60 days of the flood.

You'll receive your claim payment after you and your insurer agree on the amount of damages and the insurer has your complete, accurate, signed Proof of Loss.

Safety tips for flood recovery work

The Occupational Health and Safety Administration offers these tips for doing flood recovery work:

Health

- Rest frequently, particularly when lifting heavy, water-laden objects. Practice good lifting techniques and get help when dealing with bulky items.
- Have drinking water available.
- If you're working outside, use sunscreen and insect repellent and wear light-colored, loose clothing.
- Have a first aid kit to disinfect cuts and abrasions. Protect wounds with waterproof gloves or dressings.
- Wash your hands often, especially before eating, drinking or applying cosmetics.

General precautions

- Use a wooden stick or pole to check flooded areas for pits,

holes, and protruding objects.

- Properly secure all ladders and scaffolds before using them.
- If a building is severely damaged, have it certified as safe before entering it.
- Use fuel-powered generators outdoors.
- Have a plan for contacting medical personnel should they be needed.
- Report downed power lines, frayed electric wires, gas leaks, snakes, etc. to appropriate authorities.
- Use extreme caution when handling containers holding unknown substances or known toxic substances. Contact the Environmental Protection Agency for information on disposal, 800-424-8802.
- Do not use improvised surfaces (such as refrigerator shelves) for cooking food or for boiling water to avoid exposure to heavy metals.

Clothing and personal equipment

- Wear watertight boots with a steel toe and insole, gloves, long pants, and safety glasses during cleanup. Wear a hardhat if there is any danger of falling debris.
- Wear a NIOSH-approved dust respirator if working with moldy materials or vegetable matter.
- When handling bleach or other chemicals, follow the directions on the package.

Electrical hazards

- Treat all power lines as energized until you are certain that the lines have been de-energized.
- Beware of overhead and underground power lines when clearing debris.

To view the entire OSHA fact sheet, go to <https://www.osha.gov/OshDoc/cleanupHazard.html>.