

## 2016 FLOOD RECOVERY FAQ's

*The thoughts of the Taylor Porter family are with all of those affected by the widespread flooding across the Baton Rouge and surrounding areas. As recovery begins, we want to share important information with you to help you rebuild your businesses and homes.*

*Below are answers to many questions that you may have. We will publish periodic alerts and updates to help you through this complex process. According to media reports, approximately 75 percent of homeowners and businesses in Baton Rouge and the surrounding areas lack flood insurance, so it's important for you to know your options as you begin the recovery process.*

*Please feel free to contact attorney [Mac Womack](#), 225.381.0239, with any legal questions as you begin the recovery efforts, and keep checking [www.taylorporter.com](http://www.taylorporter.com) for updates.*

*\*\*\*[\(Click on question to read answer and find out more information\)](#)*

**If You Have Insurance, including Flood Insurance, What Are the First Steps You Need to Take To Make an Insurance Claim?**

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**How Do I Give to Local Charities in Need?**

## **If You Have Insurance, including Flood Insurance, What Are the First Steps You Need to Take To Make an Insurance Claim?**

### [Tips from Louisiana Department of Insurance](#)

- (1) Notify your insurer to start the claims process.** Make sure you have the name of your insurance company or agent, your policy number, and a telephone number and/or email address where you can be reached at all times. An adjuster should contact you within a few days of filing your claim.
  
- (2) Document the damage.**
  - Separate damaged from undamaged property. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate.
  - Take photographs of all of the damaged property, including discarded objects, structural damage, and standing floodwater levels.
  - Make a list of damaged or lost items and include their date of purchase, value, and receipts, if possible. Officials may require disposal of damaged items so, if possible, place flooded items outside of the home.
  
- (3) Complete a proof of loss to support your claim.** Your adjuster or agent will assist you in preparing a Proof of Loss (which is your sworn statement of the amount you are claiming including necessary supporting documentation) for your official claim for damages. A Proof of Loss can be many things, but must contain the specific details set forth in the Standard Flood Insurance Policy. You'll need to file your Proof of Loss with your insurance company within 60 days of the flood. This document substantiates the insurance claim and is required before the National Flood Insurance Program (NFIP) or insurance company can make payment.

## **How do I Apply for Federal Emergency Management Agency (FEMA) Assistance?**

### [Link to FEMA Disaster Registration Form](#)

Documents and materials you need:

- Social Security number
- Address of location where the damage occurred (pre-disaster address)
- Current address
- Current telephone number
- Insurance information

- Total household annual income
- Routing and account number for your checking or savings account (this allows FEMA to directly transfer disaster assistance funds into your account). The routing and account number information can be found on personal checks, on your online banking account page or by contacting your bank.
- A description of your disaster-caused damage and losses

### [Louisiana Flooding Information – Quick Links](#)

Several state representative offices and staff are helping people with FEMA assistance forms. If you need help completing the form or have any questions, please contact:

- Sen. David Vitter , 225-383-0331, 504-589-2753, 337-993-9502.
- Sen. Bill Cassidy, 225-929-7711
- U.S. Congressman Garret Graves, 225-442-1731
- U.S. Congressman Cedric Richmond, 225-636-5600

## **What Assistance Programs are Available from FEMA?**

[Click here for summary of FEMA programs](#)

[FEMA Assistance to Individuals and Households](#)

[In an interview with \*The Advocate\*](#), Gerry Stolar, FEMA Federal Coordinating Officer, said up to \$33,000 is available for flooded homeowners without flood insurance, provided they live in neighborhoods that didn't require the insurance and are in a parish that has been declared a disaster by the federal government. The federal declaration that Louisiana suffered a major disaster frees the federal government to pay about 75 percent of the state's expenditures in dealing with the emergency. Higher matches, up to 90 percent federal dollars to 10 percent of state spending, are available depending on how expensive the disaster eventually becomes.

Individuals and business owners who sustained losses in the designated area can begin applying for assistance by registering online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or by calling 1-800-621-FEMA (3362) between 7 a.m. to 10 p.m. (local time) seven days a week until further notice.

Businesses and individuals may also obtain information and loan applications by calling the Small Business Administration (SBA)'s Customer Service Center at 1-800-659-2955 (1-800-877-8339 for the deaf and hard-of-hearing), or by emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). Loan applications can also be downloaded at [www.sba.gov/disaster](http://www.sba.gov/disaster). Completed applications should be returned to the center or mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

**For renters affected by flooding in a federal disaster area:** The SBA provides low interest loans for damage to property owned by homeowners, renters, business and private non-profit organizations that are not fully covered by insurance.

The following is a summary by FEMA of key federal disaster aid programs that can be made

available as needed and warranted under President Obama's disaster declaration issued for the State of Louisiana.

- Rental payments for temporary housing for those whose homes are unlivable. Initial assistance may be provided for up to three months for homeowners and at least one month for renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements. *(Source: FEMA funded and administered.)*
- Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional. *(Source: FEMA funded and administered.)*
- Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state and charitable aid programs. *(Source: FEMA funded at 75 percent of total eligible costs; 25 percent funded by the state.)*
- Unemployment payments up to 26 weeks for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals. *(Source: FEMA funded; state administered.)*
- Low-interest loans to cover residential losses not fully compensated by insurance. Loans available up to \$200,000 for primary residence; \$40,000 for personal property, including renter losses. Loans available up to \$2 million for business property losses not fully compensated by insurance. *(Source: U.S. Small Business Administration.)*
- Loans up to \$2 million for small businesses, small agricultural cooperatives and most private, non-profit organizations of all sizes that have suffered disaster-related cash flow problems and need funds for working capital to recover from the disaster's adverse economic impact. This loan in combination with a property loss loan cannot exceed a total of \$2 million. *(Source: U.S. Small Business Administration.)*
- Loans up to \$500,000 for farmers, ranchers and aquaculture operators to cover production and property losses, excluding primary residence. *(Source: Farm Service Agency, U.S. Dept. of Agriculture.)*
- Other relief programs: Crisis counseling for those traumatized by the disaster; income tax assistance for filing casualty losses; advisory assistance for legal, veterans' benefits and social security matters.

Follow FEMA online at <http://blog.fema.gov>, [www.twitter.com/fema](http://www.twitter.com/fema), [www.facebook.com/fema](http://www.facebook.com/fema), and [www.youtube.com/fema](http://www.youtube.com/fema)

## **What Other Support is Available to Businesses, Including Disaster Unemployment Assistance?**

The U.S. Chamber of Commerce produces a [quick guide](#) to help businesses affected by disaster. It offers a wealth of information about recovery and resources for federal financial assistance, mental health, insurance help and employee assistance.

The [Louisiana Workforce Commission](#) reports that disaster unemployment assistance is now available to businesses, including self-employed workers, affected in the 12 parishes included in

President Barack Obama's federal disaster declaration. The Louisiana Workforce Commission is accepting applications for from residents and businesses in the following parishes until the deadline of September 15, 2016: The parishes of East Baton Rouge, Livingston, St. Helena, Tangipahoa, Acadia, Ascension, East Feliciana, Iberia, Lafayette, Pointe Coupee, St. Landry and Vermilion. Individuals affected in these designated-disaster areas must file applications by established deadlines. It is available to those who:

- Worked or were self-employed or were scheduled to begin work or self-employment;
- Can no longer work or perform services because of physical damage or destruction to the place of employment as a direct result of the disaster;
- Can establish that the work or self-employment they can no longer perform was their principal source of income;
- Do not qualify for regular unemployment benefits from any state;
- Cannot perform work or self-employment because of an injury as a direct result of the disaster or;
- Became the breadwinner or major support of a household because of the death of the head of household.

Applicants must submit their Social Security number, check stubs and documentation to support the claim that they were working or self-employed when the disaster occurred. In some cases, additional documentation may be required.

[Visit laworks.net for more information on how to file an application](http://laworks.net), and to see if your business qualifies for the assistance, or call 1-866-783-5567 Tuesday through Friday, 8 a.m. to 5 p.m. Due to high call volume at this time, applicants are encouraged to apply online first.

## **Is Food Stamp Assistance Available?**

The [Louisiana Department of Children and Family Services](#) is encouraging flood victims to pre-register for benefits under the [Disaster Supplemental Nutrition Assistance Program](#) (DSNAP).

Applications will be available for those who have experienced loss or damage in parishes included in the state's initial federal disaster declaration: East Baton Rouge, Livingston, St. Helena and Tangipahoa. The department expects that list to grow rapidly.

DSNAP provides assistance to eligible households who do not receive regular Supplemental Nutrition Assistance Program (SNAP) benefits and who need help buying groceries due to lost income or damages following a disaster. The pre-registering process does not guarantee benefits, but is designed to save time, minimize long lines and prevent applicants from coming to registration sites without all necessary personal information.

Affected residents may pre-register [here](#) (though the website appeared to be out-of-service as of Monday afternoon) or pre-register by phone beginning Tuesday, Aug. 16, at 1-888-LA-HELP-U daily between 7 a.m. and 7 p.m. Applicants will need to give their name, social security number, date of birth for each household member, current address and parish of household, monthly

income for each household member, and all checking, savings and cash on hand for each household member.

## What if My Car Was Affected by Flooding?

### [Flood Damage Claim Tips](#)

- Call the claim in immediately. Time is of the essence in regards to a flood damage claim. Contact your insurance company's claim service as soon as possible if your insurance agent's office is not available. Especially in a catastrophic claim situation, you want to be first in line to get your claim processed.
- Get the vehicle dried out as soon as possible. The sooner your vehicle gets dried out the better your chances of avoiding a total loss situation. Do not try to dry your vehicle on your own. Be sure to contact the appropriate professionals.

### [Does Car Insurance Cover Flood Damage?](#)

- **Comprehensive insurance** -- If your vehicle sustains water or flood damage, you can file a claim under your comprehensive insurance coverage, which may cover any type of damage to your car up to its actual cash value that's caused by natural disasters instead of accidents.
- **Rental car reimbursement** -- Depending on your situation, rental reimbursement coverage is a wise choice or a waste. If you have a second car or a way to get where you need to go without your car, you don't need rental coverage. But if you'd be left stranded for weeks while your car is being repaired, it may pay to have it. Rental reimbursement coverage, if included in your policy, pays you a certain amount of money per day or per week for a rental car to drive while your car is being repaired.

If you have comprehensive coverage through your vehicle policy, you should talk with your agent about whether your policy provides coverage for flooding damage. Your homeowner's policy ordinarily does not cover your vehicle in a flood situation. Some federal disaster assistance programs may help with vehicles that are damaged by flood.

[\(Click here for Proof of Loss Claim Forms\)](#)

The Louisiana State Police has a number to call about retrieving vehicles left stranded on I-12. Vehicle owners are asked to call the State Police I-12 vehicle hotline at 225-922-0444 or 225-922-0447. Be prepared with as much information about your vehicle as possible (license plate number, vehicle description, etc.) prior to calling the hotline. Vehicles blocking lanes were removed by various tow truck companies and stored. There should be no cost to the public for having had their vehicles towed.

## What Kind of Tax Relief Has Been Given to Louisiana Storm Victims?

The IRS, on its web site [www.irs.gov](http://www.irs.gov), announced that Louisiana storm victims will have until Jan. 17, 2017, to file certain individual and business tax returns and make certain tax payments.

All workers assisting the relief activities who are affiliated with a recognized government or philanthropic organization also qualify for relief. Following this week's disaster declaration for individual assistance issued by the FEMA, the IRS said that affected taxpayers in East Baton Rouge, Livingston, St. Helena and Tangipahoa parishes will receive this and other special tax relief. Other locations in Louisiana and other states may be added in coming days, based on damage assessments by FEMA. The IRS noted, however, that because tax payments related to these 2015 returns were originally due on April 18, 2016, they are not eligible for this relief. Individuals and businesses who suffered uninsured or unreimbursed disaster-related losses can choose to claim them on either the return for the year the loss occurred, or the return for the prior year.

## **What Advice Does Louisiana Insurance Commissioner Jim Donelon Have For You?**

[Click here to listen to full interview](#)

In an interview with WWL Radio, Louisiana Insurance Commissioner Jim Donelon advised residents that the first thing people need to do is contact their insurance agent. But he says there are other ways to prepare to make a claim as well. Donelon says if there are any costs associated with minimizing the damage to their homes, people need to save those receipts as well. "That's also covered by a flood policy and by almost all property insurance policies."

- "Document your loss with pictures, with a list of your approximate value of the damage, the repair cost."
- "If you have wet carpeting, you should tear it out as soon as it is safe and reasonable to do so."

## **How Do I Begin to Clean a Flood-Damaged Home?**

- [Tips from LSU Ag Center](#)
- [What to Do in the First 24 Hours After a Flood?](#)
- [Tips from State of Louisiana Governor's Office of Homeland Security and Emergency Preparedness on How to Clean Home or Business](#)

**(1) Avoid Additional Risks** - Heed Federal Emergency Management Agency warnings:

- Check for any visible structural damage, such as warping, loosened or cracked foundation elements, cracks, and holes before entering the home.
- Contact utility companies if you suspect damage to water, gas, electric, and sewer lines.

**(2) Take Pictures** - Before you remove any water or make any repairs, fully document the damage for your insurer by taking photos or video.

**(3) Protect Your Health** - Even if the water in your home is clear, it could be contaminated by sewage or household chemicals.

**(4) Call Your Insurance Company** - Since you should notify your insurer soon as possible after the flood, it's a good idea to keep your insurance company and local agent's phone number in your always-ready emergency bag.

**(5) Find Out if You're in a Disaster Area** - Once a region has been officially declared a "disaster area" by government authorities, property owners have access to increased resources, including public services to protect and remediate the area.

**(6) Remove Water and Mitigate Mold Damage** – Mold can develop within 24 to 48 hours of a flood, so remove wet contents, including carpeting and bedding, as soon as possible. The Baptist Association of Southeast Louisiana is a disaster relief program that will gut out your sheet rock and spray to kill the mold that is growing in your home free of charge. If you need assistance, please call Stan Statham, Director of Missions, at 877-487-4658.

**(7) Secure the Property** - As the homeowner, it's your responsibility to secure the property so that no additional damage occurs.

- Put boards over broken windows and secure a tarp as protection if the roof has been damaged.
- Take photographs to prove to the insurance company that you have done everything possible to protect your home against further damage.

If the home is habitable, take precautions to keep yourself and your family safe from injury. Use flashlights to move around dark rooms, for example. If the home isn't habitable, don't try to stay there. Move to a shelter or alternate location. Consult your insurer to find out what provisions the company will make for temporary housing while your home is being repaired.

## **Before Hiring a Contractor to Rebuild Your Home, What Do You Need to Do so You Don't Get Scammed?**

[Link to Louisiana State Licensing Board for Contractors](#)

The [Better Business Bureau of South Central Louisiana](#) is warning homeowners affected by the disaster to beware of "storm chasers" and out-of-town soliciting businesses & contractors. While not all storm chasers are scammers, they may lack the proper licensing for Louisiana businesses, offer quick fixes or make outlandish promises they cannot possibly deliver.

BBB offers the following tips for victims of the flooding:



- Do your research. Find businesses you can trust at [bbb.org/batonrouge](http://bbb.org/batonrouge). BBB has business reviews on more than a million home contractors. You should also check with the Louisiana State Licensing Board for Contractors, 225-765-2301, which licenses contractors. It is also recommended that you insist that contractors provide proof of insurance before they begin work.
- Get at least three (3) estimates. Get quotes in writing, don't accept estimates over the phone, and be wary of very low estimates. They could set up a "bait and switch" tactic.
- Get a written contract. Make sure it specifies the price, the work to be done and who will do it, the amount of liability insurance coverage maintained by the contractor, and a time frame.
- Resist high-pressure sales. Some storm chasers use tactics such as the "good deal" you'll get only if you hire the contractor on the spot. Be pro-active in selecting a contractor and re-active to sales calls on the phone or door-to-door pitches. Disaster victims should never feel forced to make a hasty decision or to choose an unknown contractor.
- Be especially careful of door-to-door contractors. Many municipalities require a solicitation permit if sales people go door-to-door. Ask for identification. Check their vehicle for a business name, phone number and Louisiana license plate.
- Know your rights and responsibilities. Check with your city officials to see what permits contractors need to work on your property. Check with your insurance carrier to make sure your liability insurance covers falls or injuries to contractors.
- Don't pay for the job in advance. Be wary of any contractor who demands full or half payment upfront. Insist that payments be made to the company, not to an individual.
- Pay by credit card, if possible. This may provide you with additional protection if there's a problem.
- While most contractors abide by the law, be careful allowing someone you do not know to inspect your home damage. An unethical contractor may actually create damage to get work.

BBB also warns local contractors to beware of storm chasers who offer to pay them substantial amounts of money to use the business's established name, reputation and phone. They masquerade as local businesses, collect the insurance money and then move on, leaving the real business to deal with unsatisfied customers due to bad workmanship, unfinished work or unfulfilled warranties. Any further questions, contact Better Business Bureau at [geauxbbb.org](http://geauxbbb.org) or call them in Baton Rouge at 225-346-5222.

## **How Do I Give to Local Charities in Need?**

### [IRS Disaster Relief – Providing Assistance Through Charitable Organizations](#)

If you're looking for ways to help those displaced by the recent unprecedented floods in south Louisiana, the following agencies are accepting monetary and other donations for families and individuals in need:

The [American Red Cross Louisiana Capital Area-West](#) is accepting donations. [Donations can be made online](#), by calling 1-800-RED CROSS or by texting LAFLOODS to 90999 to make a \$10 donation.

The [Capital Area United Way](#) is accepting donations at its office, 700 Laurel St., from 8:30 a.m. until 4:30 p.m. daily until further notice. Items in need include: Pillows, blankets, bottled water, underwear for adults and children, cleaning supplies, baby formula and food, masks, nonperishable food items, buckets, mops, rubber gloves, toilet paper, diapers, soap, shampoo, socks for adults and children, feminine hygiene products, deodorant, boxes or containers, and school supplies. Monetary donations also can be made by texting LAFLOOD to 313131, as well as [online](#).

The [Greater Baton Rouge Food Bank](#), after taking on more than four feet of water in the facility, is looking for donations to help replace all the food that was lost, and also return the facility to operations. If you'd like to make a donation, [click here](#). Please contact Rachel at [communications@goodbank.org](mailto:communications@goodbank.org) with any additional questions.

[HOPE Ministries](#) is in need of food and cleaning supplies for dispersal to flooding victims. The drop-off location for donations is at its facility at 4643 Winbourne Avenue. List of needs include: Food - Rice, Dry beans (red or white), Pasta, Tomato sauce, Oatmeal, Grits, Breakfast cereal, Canned meat (tuna and chicken), Mayonnaise, Peanut butter, Jelly, Canned peas, Canned green beans, Canned Corn, Flour, Sugar, Cooking oil, Eggs, Sandwich bread, Bottled water, Paper plates/utensils, Toilet paper, Feminine hygiene supplies, and Paper towels; Cleaning Supplies - Accepting donations of 5-gallon buckets containing the following items: Laundry detergent, Liquid house cleaner, Dish soap, Insect repellent, Scrub brush, Reusable cleaning wipes, Sponges, Sourcing pads, Heavy duty trash bags, Dust masks, Work gloves, Plastic gloves and Bleach.

The [Baton Rouge Area Foundation](#) is setting up charitable funds for local businesses that want to help employees affected by this weekend's devastating floods. As of Monday afternoon, six local companies, including First National Bankers Bank, Blue Cross and Blue Shield of Louisiana, Mary Bird Perkins - Our Lady of the Lake Cancer Center, Doyle Electric and the Louisiana Department of Health had set up funds through BRAF's Employees 1st program. Using BRAF to set up a charitable fund has two major advantages: companies don't pay taxes on contributions and employees won't have to pay income taxes on the grants. The Employees 1st program allows companies and employees to make donations through a portal on the BRAF website and the foundation manages all paperwork. Tax-deductible donations [can be made online to the Louisiana Flood Relief fund](#), which will help nonprofits responding to the flood. The foundation also is offering the [Employees 1st program](#) for companies wanting to set up charitable funds to help flood-struck employees. Contact BRAF to find out more information about the Employees 1st program: [ehutchison@braf.org](mailto:ehutchison@braf.org).

The local Salvation Army has established a makeshift command center at 4025 W. Brookstone Drive. Volunteers are welcomed to report to the location to help with food service and more. [Donations are also being accepted online](#).

Baton Rouge Catholic Charities is asking for donations to help flood relief work through its website, [www.ccdiobr.org](http://www.ccdiobr.org).

The Baton Rouge food and beverage community is coming together to host a fundraiser this weekend to benefit victims of the historic floods. More than a dozen vendors have already signed on to participate in the event, dubbed “[Fundraiser Under The Overpass](#),” which will be held from noon to 6 p.m. on Saturday beneath the Perkins Road overpass.

Admission to the event is \$25, and attendees are also asked to bring a donation such as a toiletry item, bedding or article of clothing. All proceeds will go to the Louisiana Flood Relief Fund established by the Baton Rouge Area Foundation. Participating vendors so far include: The Overpass Merchant, Ivar’s Sports Bar, The Cajun Spoon, The Kolache Kitchen, Barbosa BBQ, Robear Ln., Jax Brewhouse, Barcadia, Pelican House, and Galatoire’s. Beverage providers include: Abita Brewing Company, Yuengling, NOLA Brewing, New Belgium, Tin Roof and Shiner. Attendees will be able to enjoy all the food they’d like from the vendors, as well as drinks from the beverage vendors. Vendors interested in participating should contact Dustin Malina at [dustin@theoverpassmerchant.com](mailto:dustin@theoverpassmerchant.com)

[New Schools for Baton Rouge](#) has established a school relief fund to provide funding for NSBR supported schools as they work to repair flooded facilities and replace damaged textbooks and classroom supplies. [Click here to donate](#). NSBR is now accepting school supply and clothes donations. Please call 225.384.0271 for more information or drop off materials at: 100 Lafayette Street, Suite B251. There is an Amazon Wish List for items requested by schools for their families. If you purchase an item through the list, it will ship to the New Schools for Baton Rouge office, and they will distribute to schools. Click [here](#) to view the list.

The [Louisiana Civil Justice Center](#) has activated its Disaster Legal Hotline. The Hotline will provide legal advice and services for individuals who reside in parishes affected by the disaster. Callers can receive answers to legal questions about how to get help and also receive referrals to attorneys. Call 504-355-0970 or 1-800-310-7029.