



## Recovering from a flood

Many will be anxious to return home, survey the damage, and attempt to salvage items. **Once the floodwater levels have dropped**, it's time to start the recovery process beginning with the steps below:

- ✓ Call your insurance agent to file a claim if your home has suffered damage **even if you don't think your insurance will pay, ALWAYS file a claim.**
- ✓ Check for structural damage before re-entering your home to avoid being trapped in a building collapse.
  - Do NOT enter if:**
    - You smell gas.
    - Floodwaters remain around the building.
    - Your home was damaged by fire and the authorities have not declared it safe.
- ✓ Watch out for animals, especially poisonous snakes. Use a stick to poke through debris.
- ✓ Take photos of any floodwater in your home and save any damaged personal property.
- ✓ Make a list of damaged or lost items and include purchase date and value with receipts if possible. Some damaged items may require disposal, so keep photographs of these items.
- ✓ Keep power off until an electrician has inspected your system for safety.
- ✓ Boil water for drinking and food preparation until authorities tell you that your water supply is safe.
- ✓ Prevent mold by removing wet contents immediately.
- ✓ Wear gloves and boots to clean and disinfect.
  - Wet items should be cleaned with a pine-oil cleanser **OR** bleach (**Do NOT mix the 2 chemicals, the fumes can be toxic**)
  - Ensure the items are completely dried
  - Monitor for several days for any fungal growth and odors.

visit <http://www.floodsafety.com/national/property/cleanup/> for more information on cleaning up after a flood.



If you have insurance (flood/homeowners/automobile), file claims with all appropriate agencies immediately.

## **Registering with FEMA**

If you do not have insurance (or your claim is denied) – register with **FEMA** at the link below

<https://www.disasterassistance.gov/DAC/govBenefitReceiver.do?qbsessionId=0&action=RI&langcode=EN>

*(Registration may take 18-20 minutes to complete)*

### **Documents and materials you may need to apply:**

- Social Security number
- Address of the 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 bank account).
- A description of your disaster-caused damage and losses

## **Types of assistance**

### **The Individuals and Households Program (IHP) Housing Assistance**

Helps people affected by a disaster. It provides money, up to the program maximum, for necessary housing-related expenses and serious needs that can't be met through other means.

#### **Housing assistance under IHP includes:**

- Temporary housing.
- Repair or replacement of existing home.
- Semi-permanent or permanent housing construction.

### **General Program Requirements**

#### **To get money or help for disaster-related housing needs, all of the below must be true:**

- You have losses in a presidentially declared disaster area.
- You have no insurance, or have filed an insurance claim but the damage isn't covered, or your insurance settlement doesn't cover all of your losses.
- You or someone who lives with you is a U.S. citizen, a non-citizen national, or a qualified alien.
- The affected home is where you usually live and where you were living at the time of the disaster.
- You are not able to live in your home now, you can't get to your home, or your home requires repairs because of disaster damage.

Certain conditions and limitations apply.

To learn more, visit the [Assistance to Individuals and Households Fact Sheet](#) page. To start an application, click [Apply Online](#).



## **Small Business Administration (SBA)**

The U.S. Small Business Administration (SBA) offers affordable financial help to homeowners and renters in a declared disaster area. You don't need to own a business. Help is available in the form of low-interest, long-term loans for losses not fully covered by insurance or other means.

**Homeowners** may **borrow** up to \$200,000 to repair or replace your primary home to its pre-disaster condition. But you can't use the loan to upgrade or add on to the home, unless required by building authority or code. In some cases, SBA may be able to refinance all or part of a previous mortgage (not to exceed \$200,000) if you:

- Can't get credit elsewhere,
- Have heavy disaster damage not covered by insurance, and
- Intend to repair the damage.

SBA considers refinancing when processing each application. They may also be able to increase the loan up to 20 percent of the confirmed physical losses (not to exceed \$200,000). You could use the increase to help protect your property from future disasters of the same kind.

***Second homes or vacation properties are not eligible. Qualified rental properties may be eligible for assistance under the business disaster loan program. Living/Lodging during displacement are not eligible through SBA but may be available through FEMA.***

**Homeowners/Renters** may be able to borrow up to \$40,000 to replace damaged or destroyed personal property, like:

- Clothing
- Furniture
- Appliances
- Cars, or
- Other personal property that is not real estate or part of the actual structure.

You **may not** use the loan to replace extremely expensive or irreplaceable items, like:

- Antiques
- Collections
- Pleasure boats
- Recreational vehicles

## **General Program Requirements**

To qualify for SBA disaster assistance, you must have physical damage to your primary home in a declared parish. You may apply for a disaster loan at any time with SBA's online [Disaster Loan Application](#).

Or by phone:

- 1-800-621-FEMA (3362)
- TTY 1-800-462-7585
- 711 or VRS 1-800-621-3362

**Click this link to find out more about SBA Loans** <https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans/types-disaster-loans/home-and-personal-property-loans>



### **Transitional Housing**

Find a hotel participating in the Transitional Shelter Assistance (TSA) Program. (Corporate Lodging Consultants) <http://www.femaevachotels.com/>

The FEMA Housing Portal is intended to help individuals and families, who have been displaced by a disaster, find a place to live. The portal consolidates rental resources identified and provided by federal agencies, such as the U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), U.S. Veterans Administration (VA), private organizations, and the public, to help individuals and families find available rental units in their area. FEMA recommends to those who use this portal, that they contact the number on the listing prior to traveling to the location of the property to make sure the property is still available. This site is updated regularly, and we encourage those who use the portal to check back often for the most current information. Other helpful housing resources may be available on commercial websites.

<http://asd.fema.gov/inter/hportal/home.htm>



## **Disaster Unemployment Assistance**

The Disaster Unemployment Assistance (DUA) program provides temporary benefits to people whose job or self-employment has been lost or interrupted due to a major disaster.

### **General Program Requirements**

#### **Can I get help from the program?**

To qualify for DUA:

1. Your job must have been lost or interrupted due to a presidentially declared disaster, and
2. You must *not* be eligible for regular unemployment insurance benefits.

You may qualify for assistance if you lived, worked, or were scheduled to work in the declared disaster area, but now you:

- No longer have a job or place to work;
- Can't reach your job site;
- Can't work because of damage to the job site;
- Were about to start a new job but, due to the disaster, the job no longer exists;
- Can't work because of an injury caused by the disaster, or
- Became the major support for a household because the head of household died due to the disaster.

You must be available and able to work, unless you meet one of these conditions:

- You have an injury caused by the disaster, or
- You are taking steps to return to self-employment.

#### **How do I file a claim?**

After a disaster, your affected state will publish information about DUA availability. As soon as possible, contact your state's unemployment agency to file a claim for benefits. You can use the [CareerOneStop Unemployment Benefits Finder](#) to find the state agency you need. In some states, you can file online or by phone.

If you evacuated or moved to another state, file a claim in the state where the disaster occurred, or you may contact the agency in the state you're living in for claim filing help. Visit the U.S. Department of Labor's [DUA page](#) to learn more.

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