

## American Red Cross (click on link for additional info)

<http://www.redcross.org/get-help/prepare-for-emergencies/types-of-emergencies/flood#/Recover>

### Flood Recovery Tips

- Return home only when officials have declared the area safe.
  - Before entering your home, look outside for loose power lines, damaged gas lines, foundation cracks or other damage.
  - Parts of your home may be collapsed or damaged. Approach entrances carefully. See if porch roofs and overhangs have all their supports.
  - Watch out for wild animals, especially poisonous snakes that may have come into your home with the floodwater.
  - If you smell natural or propane gas or hear a hissing noise, leave immediately and call the fire department.
  - If power lines are down outside your home, do not step in puddles or standing water.
  - Keep children and pets away from hazardous sites and floodwater.
  - Materials such as cleaning products, paint, batteries, contaminated fuel and damaged fuel containers are hazardous. Check with local authorities for assistance with disposal to avoid risk.
  - During cleanup, wear protective clothing, including rubber gloves and rubber boots.
  - Make sure your food and water are safe. Discard items that have come in contact with floodwater, including canned goods, water bottles, plastic utensils and baby bottle nipples. When in doubt, throw it out!
  - Contact your local or state public health department to see if your water supply might be contaminated. You may need to boil or treat it before use. Do not use water that could be contaminated to wash dishes, brush teeth, prepare food, wash hands, make ice or make baby formula.
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## FEMA (click on link for additional info and updates)

[http://www.fema.gov/disaster/4277?utm\\_source=hp\\_promo&utm\\_medium=web&utm\\_campaign=femagov\\_hp](http://www.fema.gov/disaster/4277?utm_source=hp_promo&utm_medium=web&utm_campaign=femagov_hp)

### Louisiana Severe Storms and Flooding (DR-4277)

Incident period: August 11, 2016

Major Disaster Declaration declared on August 14, 2016

**Designated Parishes:** Acadia Parish, Ascension Parish, Avoyelles Parish, East Baton Rouge Parish, East Feliciana Parish, Evangeline Parish, Iberia Parish, Iberville Parish, Jefferson Davis Parish, Lafayette Parish, Livingston Parish, Pointe Coupee Parish, St. Helena Parish, St. Landry Parish, St. Martin Parish, St. Tammany Parish, Tangipahoa Parish, Vermilion Parish, Washington Parish and West Feliciana Parish.

#### Apply for assistance:

1. Online at [disasterassistance.gov](http://disasterassistance.gov)
2. Call 1-800-621-3362 (TTY 1-800-462-7585). If you use 711 or Video Relay Service (VRS), call 800-621-3362.
3. Visit a [Disaster Recovery Center](#).

[<image004.jpg>Expand All Sections](#)

[<image006.jpg>Returning Home](#)

- [Safety tips as you return home \(Graphic\)](#)
  - [After the Flood: Advice for Salvaging Damaged Family Treasures \(PDF\)](#)
  - [Debris removal guidelines \(Graphic\)](#)
  - [How to file a flood insurance claim \(Graphic\)](#)
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## Louisiana Department of Insurance (click on links for additional info)

<http://www.lidi.state.la.us/docs/default-source/documents/publicaffairs/hurricaneseason/after-flood-tips.pdf?sfvrsn=9>

### Important Information about Flooding

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

If your home has been affected by flooding and is part of an area declared a federal disaster area, there is help available. You can call 800-621-3362 or go to [www.disasterassistance.gov](http://www.disasterassistance.gov) and enter your home or business address to find out if your area has been declared a federal disaster area.

**For vehicle owners affected by flooding:** If you have comprehensive coverage through your vehicle policy, you should be covered for flooding damage. Your homeowner's policy does not cover your vehicle in a flood situation. Some federal disaster assistance programs may help with vehicles that are damaged by flood.

**For homeowners affected by flooding in a federal disaster area:** FEMA's Individuals and Households Program provides money and direct services to those affected by a major disaster. Requirements must be met to qualify for help from this program. You can find resources in your area, apply for disaster assistance and check the status of your application at [www.disasterassistance.gov](http://www.disasterassistance.gov).

**For renters affected by flooding in a federal disaster area:** The [U.S. Small Business Administration](http://www.sba.gov) 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

**For homeowners with flood policy coverage affected by flooding:**

- **Notify your insurer to start the claims process.** Make sure you have the name of your insurance company, 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. If you do not hear from an adjuster, you can contact your insurance agent or company again.
- **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.
- **Complete a proof of loss to support your claim.** Your adjuster 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. You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed Proof of Loss. If major catastrophic flooding occurs, it may take longer to process claims and make payments because of the sheer number of claims submitted.

**For Medicare Recipients with Questions:** If you are a Medicare recipient in a disaster area and have questions about using your benefits, please see our [Frequently Asked Questions](#) or contact the Louisiana Senior Health Insurance Information Program at 1-800-259-5300.

**Helpful Links:**

[Individuals and Households Program](#)  
[Small Business Administration Loan Program](#)  
[www.floodsmart.gov](http://www.floodsmart.gov)  
[www.fema.gov](http://www.fema.gov)  
[www.disasterassistance.gov](http://www.disasterassistance.gov)