



FEMA

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Fact Sheet

Tips for Tackling Flood Repairs in Louisiana

If you're a Louisiana disaster survivor putting your life back together following the severe storms and floods, **here are some tips to protect your home or business and family by rebuilding better, stronger and safer:**

- ✓ Obtain necessary permits from local building officials.
- ✓ Ensure construction complies with current codes, standards, flood ordinances and recommended construction techniques. Your local building officials can help provide these requirements and answer questions.
- ✓ Consider constructing your home or business above base flood elevation, or BFE.
 - BFE is a computed elevation that anticipates how high floodwater will rise where your structure is.
 - Rebuilding above the BFE may reduce your flood insurance premium because your structure will be better protected from flooding.
- ✓ The Governor's Office of Homeland Security and Emergency Preparedness recommends moving furnaces, air conditioners and hot water heaters from the basement or lower level of a structure to an upper floor or attic.
- ✓ Wet floodproof your home or business. This can include:
 - Anchoring structure to prevent flotation, collapse or lateral movement.
 - Using flood-resistant building materials in areas of the structure below the BFE.
 - Installing break away walls for areas of structure below the BFE.
- ✓ Dry floodproof your home or business. This can include:
 - Sealing exterior walls to protect floodwater from entering.
 - Installing watertight shields on windows and doors.

- ✓ Contact your parish emergency management officials for other tips they may have to help your home better withstand future events. Find contact information for your local officials online here: gohsep.la.gov/about/parishpa.

For more information on protecting your home or business from floods, go online to www.fema.gov/protecting-homes.

Here are some other tips to help you through the process:

- ✓ File an insurance claim.
- ✓ If you're a homeowner or renter, register for FEMA assistance by going online to DisasterAssistance.gov or call the FEMA helpline at 800-621-3362 or TTY 800-462-7585. Folks who use 711 Relay or Video Relay Services may call 800-621-3362.
- ✓ If you're referred to the U.S. Small Business Administration after registering, return a completed application for a low-interest disaster loan. Visit SBA.gov/disaster for more information.
 - The SBA offers eligible homeowners low-interest disaster loans of up to \$200,000 to repair or replace primary residences and up to \$40,000 to homeowners and renters to repair or replace personal property.
 - If you're eligible for a low-interest disaster-loan from the SBA, your insurance deductible can be rolled into the loan to repair or rebuild your home or business.
 - The SBA offers eligible businesses and most private-nonprofits low-interest disaster loans of up to \$2,000,000 for property damage.
 - If you have questions, 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.
- ✓ Speak with your insurance company to make sure you have sufficient coverage for your home or business and contents. Find contact information for your company online at the Louisiana Department of Insurance's site: www.ldi.la.gov/onlineservices/activecompanysearch.
- ✓ Be alert for scam artists and make sure your building contractor is licensed in Louisiana. For more tips on protecting yourself, your family and your finances, visit the Louisiana Licensing Board for Contractors' website: www.lslbc.louisiana.gov.

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