



Recovery: Getting Started

Hurricane Ida

SBP's mission:

Shrink time between disaster and recovery



REBUILD



SHARE



PREPARE



ADVISE



ADVOCATE

Check out [SBPprotects.org](https://www.sbpprotects.org) for additional information and resources.

Approaching the Recovery Process



- ▶ You are your best advocate.
- ▶ You can, and should, appeal decisions you disagree with or do not understand.
 - ▶ Document everything.
 - ▶ Keep at it.

**Disaster Distress Helpline:
1-800-985-5990**



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What to Expect

Information, Activities & Assistance

Financial Resources* for Recovery



Main Sources of Assistance

Where/when available, such as:

- ▶ Insurance
- ▶ Individuals and Households Program (FEMA)
- ▶ Disaster Home and Property Loan (SBA)
- ▶ Charitable Aid

Other Sources of Assistance

Where/when available, such as:

- ▶ Mortgage Forbearance Programs
 - ▶ Credit Card and other Loan Forbearance Programs
- ▶ Disaster Unemployment Assistance
- ▶ Disaster Supplemental Nutrition Assistance (D-SNAP)
- ▶ Farm & Agricultural Assistance
- ▶ Loan Hardship Programs

*Assistance amounts vary by individual situation, losses, eligibility and resource availability

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Accessing Assistance Programs



Commonly Required Information

- ▶ Social security number
- ▶ Insurance information (policies, claim letters)
- ▶ Financial information (recent pay stubs, tax returns, bank statements, disaster assistance received from other sources)
- ▶ Housing information & proof of residence/ownership prior to disaster (deed, mortgage, lease, utility bills)
- ▶ List of personal and household items damaged by storm and value
- ▶ Actual lists of damages caused by disaster (photos and videos of damage taken room by room.)

Managing Existing Financial Obligations



Contact to discuss payments options and loan hardship and forbearance programs:

- ▶ Mortgage lender
- ▶ Credit card companies
- ▶ Utility companies and
- ▶ Student loans
- ▶ Auto Loans
- ▶ Home service providers (phone, cable, internet, etc.)



2 Insurance

Claims process & tips for working with your insurance company

Filing A Homeowners Insurance Claim



1. Contact your insurance company ASAP and document everything.
2. Get written estimates from 2-3 contractors as soon as possible.
3. Work closely with your claims adjuster.
4. Don't feel rushed to agree to a settlement amount or select a contractor.
5. Spend settlement money only on repairs and replacing damaged items.

If you don't have a recent home inventory, check social media for home photos.

Save ALL receipts!

Filing a Flood Insurance Claim



1. Document damage thoroughly.
2. Save swatches of carpet, furniture upholstery, curtains, flooring, etc. to show inspector.
3. Accurately describe to inspector how flood damages were caused specifically by flooding (rising water).
4. Keep and submit receipts for steps taken to prevent damage before an imminent flood (e.g., sandbags or storage space rental), and for any cleanup expense.
5. Note that you are responsible for taking steps to prevent/limit mold growth in your home once you are able to safely access it.

What It Covers



Depends on the terms and limits of your individual policies:

Homeowners/Renters Insurance

Losses caused by wind, wind-driven rain, & other covered perils, but NOT flooding

- ▶ \$ to repair/replace covered losses to home and property
- ▶ \$ for additional living expenses (ALE) if displaced from home for covered repairs/rebuilding
- ▶ Other disaster-related needs as covered in your policies

Flood Insurance

Losses caused by flooding

- ▶ \$ to repair/replace covered losses to home and property
- ▶ Up to \$1000 for eligible preventative expenses (like sandbags)
- ▶ Up to \$30,000 to help meet building code requirements for flood mitigation
- ▶ Does not cover additional living expenses; seek assistance from FEMA



3 Federal Assistance

FEMA Grants & SBA Disaster Loans

FEMA Individuals & Households Program (IHP):



Covers disaster-caused needs NOT met by insurance (up to \$38K):

Housing

- ▶ Temporary housing assistance (rental \$ or direct temporary housing)
- ▶ \$ for repair/replacement of a damaged home

Other Needs Assistance (ONA)

- ▶ \$ for medical, dental, funeral, childcare, public transportation, clean-up items and other eligible misc. expenses (**not SBA-dependent**)
- ▶ \$ for repair/replacement of personal property, vehicle and transportation, and moving and storage expenses (**SBA dependent**)

What is SBA, and why should I apply for an SBA Loan?



SBA provides low-interest *loans*, not grants, to homeowners immediately following a disaster, which must be paid back.

In order to apply for FEMA, you may be instructed to apply for a SBA Disaster Loan Application. If that is the case, it is important to complete and submit this application. Although, you aren't required to accept a loan, but FEMA uses this to determine if you may be eligible for additional aid.

Can anyone apply?

- ▶ Cannot be used for secondary homes, but rental units may qualify.
- ▶ Cannot be used to upgrade homes unless required by local building code.



Check out [SBPprotects.org](https://www.sbpprotects.org) for additional information and resources.

FEMA Damage Assessments



For Hurricane Ida, FEMA will conduct onsite or remote inspections depending on the severity of damage you report during your intake assessment

- ▶ Moderate to Severe damage will be scheduled for an Onsite Inspection
 - ▶ To receive an in person damage assessment, you must indicate that your home has moderate or severe damage. If unsure if your home is safe to inhabit, choose this option
- ▶ Minor Damage will receive Remote Inspection (via phone call) - potential for on-site inspection in the future
 - ▶ Note: If you report that you can live in your home, you may *not* receive some forms of FEMA assistance

TIP: When making the initial phone call, answer “yes” to the question, “*Do you have immediate needs?*” and answer “yes” or “unknown” to the questions regarding whether your home has been damaged.

- ▶ Answering “no” to any of these questions means you will not qualify for assistance.

<http://fema.gov>

How to report Damage



- ▶ Create a detailed list of interior damages room by room and an exterior list (ie: roof damage, interior leaks, tree through exterior wall, mold, etc)
- ▶ Remember, you are your own best advocate - be confident and go as slowly as you need.
- ▶ Take clear photos and videos of the damage to include in your FEMA application and possibly appeal.
- ▶ **Check out our Damage Assessment Guide at sbpprotects.org**

Appealing a FEMA Decision



If you have additional repairs that aren't being met by FEMA or your insurance, it is imperative that you submit an appeal.

- ▶ An initial denial doesn't necessarily mean you are ineligible; often more or corrected information is needed for FEMA to make a proper determination.
- ▶ You have 60 days from your decision date to file a written appeal.
- ▶ For extra clarification, visit a Disaster Recovery Center to discuss your situation with a FEMA representative in person or visit a Disaster Legal Aid office, who may also be able to help you navigate the appeal process.

Appealing a FEMA Decision



Local Resources

Free Legal Services offered by Southeast Louisiana Legal Services

1-844-244-7871

***Over the phone support**

***Clients are first come-first serve, call at 8:30AM to meet faster**

See SBP's *Navigating Disaster Assistance Guide*

Check out ***SBPprotects.org*** for additional information and resources.

Don't Forget ...



- ▶ Keep notes on all your FEMA conversations (who, when, what you talked about), a record of everything FEMA requests, and how you followed up.
- ▶ Keep extra copies of all documents.
- ▶ Request your file from FEMA to find out what information they used in their decision.
- ▶ Contact Disaster Legal Aid for additional help (LA Helpline: **1-800-310-7029**)
- ▶ Include with your appeal letter a copy of state ID and as much supporting documentation as you can (photos, 2-3 contractor estimates, etc.).

FEMA Hotline: 800-621-3362



4 Cleanup

Temporary Repairs & Mold Remediation

Before spending money on clean up



- ▶ Organize neighbors and friends to clean each others houses
- ▶ Look for cleanup assistance in your area
Volunteer organizations and church groups are often available to help with debris removal, cleanup, and mold remediation.
- ▶ Know what can be DIY
Mold remediation can be done successfully and affordably with proper supplies and equipment.

Residents needing assistance with home cleanup can call the

Crisis Cleanup

Hotline:

844-965-1386.



Operation Blue Roof



Free service administered by the US Army Corps of Engineers to provide temporary roofing (blue tarps) for qualifying homes:

- ▶ primary residence
- ▶ less than 50% structural damage
- ▶ standard shingle roofs (other types of roofs may be evaluated on a case by case basis)

Call:
1-888-ROOF-BLU
(1-888- 766-3258)

Cleanup Steps



- ▶ Remove damaged materials from your home and place them on the curb for pick up
 - ▶ Save samples of any higher grade materials (carpet, upholstery, window treatments, etc.) to show your inspector.
 - ▶ If your home flooded, leave a waterline visible on one wall or window for inspectors/adjustors to see.
 - ▶ Properly clean and disinfect home surfaces and salvageable items.
 - ▶ **When possible, do not have damaged items hauled away (unless hazardous), until after inspectors/ adjusters see them.**

Cleanup Steps



Prevent further damage:

- ▶ If water entered your home, dry it out thoroughly.
 - ▷ Flood insurance policy holders are responsible for taking reasonable steps to prevent or limit mold growth.
- ▶ Make reasonable and cost effective temporary repairs to prevent further damage
 - ▷ (ie: Remove any tree limbs or debris from your roof and/or secure tarp, if any pipes have broken, shut off the main, etc)

Mold: What to Know



- ▶ Can be harmful to your health.
- ▶ Unlike simple mildew, mold grows on AND below the surface in materials like wood.
- ▶ Must be properly remediated before repairs and rebuilding begin or it will grown back.
- ▶ DIY remediation is effective if you use the proper supplies and process.
- ▶ **Check out our *Mold Remediation Guide* at *SBPProtects.org***

**Do NOT use
BLEACH**



Don't Forget...



- ▶ Mold is often green or black and can develop on items within 24-48 hours of water exposure, even if you can't see it.
- ▶ The CDC recommends anything that was wet with floodwater and not able to be completely cleaned and dried within 24 - 48 hours be tossed out.

**“When in doubt,
throw it out.”**

https://www.fema.gov/pdf/rebuild/recover/fema_mold_brochure_english.pdf

<https://www.cdc.gov/phpr/infographics/8tipstocleanupmold.htm>

Check out **SBPprotects.org** for additional information and resources.



5 Repairs & Rebuilding

Working with Contractors

Doing your research before choosing a contractor



Be Diligent in your Search

- ▶ Consult trusted sources for contractor recommendations:
 - family and friends
 - local building associations
 - Chambers of Commerce
 - Better Business Bureau
- ▶ Get at least 3 written estimates with detailed material & labor costs
- ▶ Do not disclose your settlement amount to your contractor

Watch for Warning Signs

- ▶ Solicits door-to-door
- ▶ No ID, licensing or insurance
- ▶ Won't provide estimates in writing
- ▶ Demands full payment before work
- ▶ Requests payment in cash
- ▶ Asks you to sign over claim check
- ▶ Asks for a deposit to "hold your place in line"

Protecting Yourself Against Fraud



Contractor fraud is common after disaster.

- ▶ Taking your money and disappearing without completing work
- ▶ Charging you above fair market rate
- ▶ Charging you for low quality, incomplete, incorrect or unnecessary repairs
- ▶ Working without proper permits and licenses



Remember to talk with your insurance agent before making any permanent repairs.

- ▶ **Visit SBP's "Protect Yourself from Contractor Fraud" Guide on SBPProtects.org**

Spending Your Recovery Funds Overview



1. Search for any reputable programs or organizations that may be providing free repair assistance in your area.
2. Use good practices for selecting and working with a contractor.
3. Rebuild in a way that reduces future risks when rebuilding
4. Document all expenses and work to maximize reimbursement.
5. Obtain/maintain flood insurance. Flood insurance is *strongly recommended* for everyone (including non-mandatory areas) and is available at a much lower Preferred Risk Policy rate outside of Special Flood Hazard Areas (SFHAs).



Wrapping Up

We are here to help.

Any questions? Contact us at:
training@sbpusa.org

Ida Resource Contact Information

(Orleans Parish)



Community Charging Stations

- ▶ bit.ly/powermapnola

Special Needs Registry for those with medical needs

- ▶ specialneeds.nola.gov or call 3-1-1 to sign up

Feeding Stations (changes daily)

- ▶ visit nolaready.gov or follow on social media @NOLAReady

Free Legal Services offered by Southeast Louisiana Legal Services

- ▶ 1-844-244-7871



For questions, contact: training@sbpusa.org

Please share your feedback!

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Credits:

- ▶ Presentation template adapted from [SlidesCarnival](#)
- ▶ Icons from Nick Roach, IconFinder, The Noun Project

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