



Have you been impacted by a recent major disaster?

Here are main funding sources to know about for your recovery.

INSURANCE: Homeowners, Flood (NFIP)

If you have insurance (NFIP and/or homeowners), filing a claim for covered losses is your first resource for funds to repair or replace damaged property and address other covered disaster-related expenses. Federal disaster assistance legally cannot provide funds for disaster losses that are covered by insurance.

What it Covers

Depending on the terms and limits of your policies:

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

FEMA: Individuals & Households Program (IHP)

FEMA's Individuals & Households Program (IHP) provides financial help or direct assistance to individuals and families for eligible disaster-caused needs **not covered by insurance**. Even if you do not have insurance, you may be eligible for some types of assistance. IHP is designed to help meet essential needs and bring homes back to a **livable condition**, not pre-disaster condition.

What it Covers

Needs NOT covered by insurance in these areas (up to \$33K in total):

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
- \$ for repair/replacement of personal property, vehicle and transportation, and moving and storage expenses

SBA: Disaster Loans – Home & Property

The Small Business Administration's Disaster Home & Property Loans program provides assistance to homeowners and renters in a declared disaster area in the form of low-interest, long-term loans for losses not fully covered by insurance or other means. **You don't need to own a business.**

What it Covers

Low interest, long term loan \$ to help:

- repair/replace damaged primary residence (up to \$200K)
- repair/replace damaged personal property (up to \$40K)

Also, to be eligible for some types of FEMA Others Needs Assistance you must first apply for and be denied an SBA loan

You are your own best advocate!

Be as detailed as possible about all of your disaster losses. You can't get assistance for losses and needs that your insurance company, FEMA or SBA don't know about.

Document everything!

Take pictures of damages, keep copies of all forms and communications. Sometimes things can get lost in the shuffle and it's extremely helpful to have backups.

You can and should appeal

decisions! If the amount suggested by the claims adjuster is too low, if you are denied, or offered insufficient amounts for FEMA assistance or an SBA loan—you can appeal.



Have you been impacted by a recent major disaster? Here's what to do next:

1 Take care of immediate food, shelter, health & safety needs

2 Contact your **INSURANCE**
Homeowners, Flood (NFIP)

If you have insurance, call your agent (NFIP and/or homeowners) to report losses and start the claims process.

When: ASAP (for NFIP, Proof of Loss must be submitted within 60 days of date of loss)

How: Contact your insurance company

What Will Happen (NFIP):



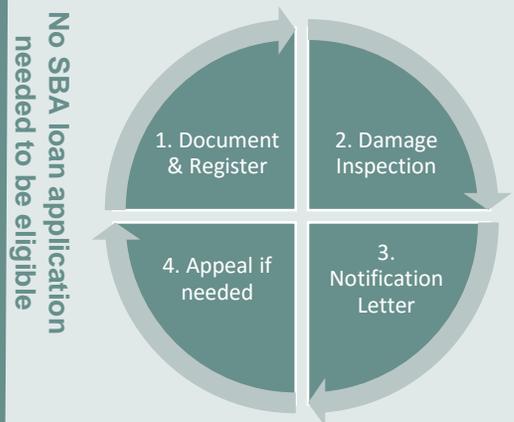
3 Register with FEMA
Housing Assistance

Your first step to getting government disaster assistance. Even if assistance isn't available for your area yet, you are encouraged to register now as it may become available later.

When: ASAP after contacting insurance

How: www.disasterassistance.gov
1-800-621-FEMA (3362)
TTY: 1-800-462-7585
At a Disaster Recovery Center

What Will Happen:



4 Apply to SBA
Disaster Loans - Home & Property

FEMA may also refer you to the SBA to apply for Disaster Home & Property Loans (for homeowners & renters too!).

When: After FEMA referral

How: Application provided by FEMA
www.sba.gov/disaster
1-(800) 659-2955

What Will Happen:



5 Additional FEMA Assistance
Other Needs Assistance (ONA)

Your FEMA representative will help you apply for eligible assistance. If you apply for and are denied an SBA loan, you'll be referred back to FEMA for eligible assistance.

\$ for medical, dental, child care, funeral, public transportation & other eligible misc. expenses (no SBA loan application needed)

\$ for personal property, vehicle, moving & storage expenses (MUST apply for and be denied an SBA loan FIRST to be eligible)

6 Other Government Disaster Assistance Programs

Other disaster assistance programs, such as for unemployment and food assistance, may be available. To learn more, take the [Assistance Questionnaire at www.disasterassistance.gov](http://www.disasterassistance.gov)



Getting Disaster Assistance: File a Flood Insurance Claim through the National Flood Insurance Program (NFIP)

The Basics

- If you suffered damages as a result of flooding and you have flood insurance, contact your NFIP agent **as soon as possible** to report losses.
- A claims adjuster will be assigned to work with you to inspect damages and determine a dollar amount for your covered losses.
- **You do not have to accept the first dollar amount suggested**—you can work with the adjuster, your insurance company and FEMA to reach a higher dollar amount for covered losses that you do agree on.

The Fine Print

- **Flood insurance and homeowners insurance are different.** Homeowners insurance doesn't cover flooding. Flood insurance only covers qualifying losses due to flooding; it does not cover damages occurring at the same time as a result of other perils, such as wind-driven rain through roofs or broken windows. Contact your homeowners insurance company to report damages caused by perils other than flooding.
- **There are two types of flood insurance coverage:** building property and personal property (also called “contents”). You must have purchased both building AND contents coverage for both your home and possessions to be covered. Coverage is limited in basements and crawl spaces. [Learn more about coverage](#)
 - **Building property:** your home and the equipment used to run your home, like HVAC and built-in appliances. Insured at replacement cost value (RCV), up to the limits of your coverage. This is the cost to replace damaged parts of the home.
 - **Personal property/contents:** your possessions, like furniture, clothes and electronics. Insured at actual cash value (ACV), up to the limits of your coverage. This is the value of the item at the time of loss, minus depreciation—as things age or wear over time, they are generally worth less than when originally purchased, so you will receive less insurance money for them.
- The complete *Proof of Loss*, along with supporting documentation, must be sent to your insurance company **within 60 days of the date of loss**.

The Flood Insurance Claims Process

1. Report your loss to your insurance agent as soon as possible.
2. Your insurance company will assign an adjuster to your case. Within 24-48 hours, the adjuster will call you to schedule an appointment.
3. During their visit, the adjuster will inspect the property and may ask if you wish to request an advance payment from your insurance company. It can be helpful to prepare a list ahead of time of your flood-caused damages. Take photos of all the damages and have copies of receipts, contractor estimates and other documentation to help with the loss estimation process.
4. The adjuster will send a detailed, room-by-room cost estimate of damage and *Proof of Loss Form*.
 - a. The *Proof of Loss* 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 ([see NFIP's standard form here](#)).

What Will Happen



How to File

Contact your NFIP insurance agent to start the claims process for flood damages.

Contact your homeowners insurance agent to report damages caused by other perils.

Required Documents

- Policy number(s) and insurance company info
- Documentation on damaged property, such as receipts, contractors' estimates & photos

Key Terms

Flood: (NFIP definition) a general and temporary condition where 2 or more acres of normally dry land, or 2 or more properties, are inundated by overflow of inland or tidal water, unusual and rapid accumulation or runoff of surface water, or mudflow.

Peril: the cause of loss or damage; flooding is a peril that is excluded from homeowner insurance coverage; NFIP policies are additional insurance specifically for the peril of flooding

Proof of Loss: the form, and supporting documentation, that a policyholder signs and submits to the insurance company to obtain payment for covered losses

Appeal: To request a reversal or new decision be made on your behalf

- b. Individual insurance companies may have different requirements for what supporting documentation needs to accompany the *Proof of Loss* form. Talk to your NFIP agent about what documentation your insurance company requires.
5. Review the cost estimate of damage and *Proof of Loss* form.
 - a. **If you agree with the suggested amount**, you will sign, swear to and submit it to your insurance company.
 - b. **If you do not agree with the suggested amount**, you can work through the following escalating steps until you agree on a new amount (it can be helpful to have your general contractor involved in this process): your adjuster, then your adjuster's supervisor, then your insurance company's claims department.
 - c. **If you still can't reach an agreement on a covered loss amount**, complete a *Proof of Loss* for the total amount you are requesting and send it with supporting documentation to your insurance company.
6. If the insurance company agrees with your *Proof of Loss*, the claim will be settled. If they disagree, you will receive payment for the undisputed amount and a detailed letter explaining the denial of any disputed amount.
7. If any part of your claim is denied, you have three options:
 - a. Send an amended *Proof of Loss* with more supporting documentation back to the insurance examiner
 - b. Submit a formal appeal to FEMA, within 60 days of receiving the denial letter, that includes supporting documentation for your appeal
 - c. File a lawsuit against your insurer, within one year of receiving the denial letter. Once you file a lawsuit you can no longer appeal your claim with FEMA or file an amended *Proof of Loss* with your insurer
8. If you find additional damage after you file the claim, or repairs cost more than estimated, contact your agent to file for additional payment.

Tips

- Be sure to accurately describe how flood damages were caused by flooding and not other perils or previous wear/damage. For example:
 - DO NOT SAY: My windows are damaged. Water is leaking into the house as a result.
 - DO SAY: Before the flood my windows were watertight. After the flood damaged my windows, the wood began to deteriorate causing water to leak into my home.
- Photograph and move water-damaged items outside to help prevent mold, but don't have them hauled away until after the adjuster sees them.
- If you took steps to prevent damage before an imminent flood, such as buying sandbags or renting a storage space to protect your belongings, you may be eligible to receive up to \$1,000 reimbursement for those expenses.



Getting Disaster Assistance: Register for FEMA Individuals & Households Program Assistance

The Basics

- FEMA's Individuals & Households Program (IHP) provides financial help or direct assistance to individuals and families for eligible disaster-caused needs **not covered by insurance**. Even if you do not have insurance, you may be eligible for some assistance.
- Types of assistance include:
 - Housing (*if not covered by insurance*)
 - Rental assistance or direct temporary housing to cover temporary housing needs
 - Costs to repair/place damages to home to bring it to a livable condition
 - Other Needs Assistance (ONA) (*if not covered by insurance*)
 - Medical, dental, funeral, childcare, public transportation, clean-up items and other eligible miscellaneous expenses
 - Repair/replacement of personal property, vehicle and transportation, and moving and storage expenses
- You can begin the application process as soon as the President makes a major disaster declaration for your state. This application starts the consideration process for *all* types of FEMA IHP assistance for which you are eligible—you do not need to create multiple applications. Households may receive multiple types of IHP assistance; FEMA will determine which are appropriate, and you can appeal this decision. Check here to see if your disaster was declared: www.fema.gov/disasters.
- Applying for federal disaster assistance is a process with several steps, and many times successful applications require rejections or denials to be part of the process. If you are denied, it doesn't always mean that you aren't eligible for or won't get assistance, it can often be because more information, corrected or differently-worded language is needed for your application to be properly considered.
- **FEMA considers a denial to be the start of a conversation between themselves and the applicant. Do not be discouraged if you receive a denial during the process—appeals are also part of the process and you may appeal ANY decision.**

The Fine Print

- By law, FEMA cannot provide money to individuals or households for losses that are covered by insurance. You have up to 12 months from the date you registered with FEMA to submit your insurance information for review.
- Housing repair/replacement assistance is designed to bring homes to a livable condition, *not* to bring them back to pre-disaster condition.
- To be eligible for some types of ONA (repair/replacement of personal property, vehicle and transportation, and moving and storage expenses), you must have first applied for and be denied a Small Business Administration (SBA) disaster loan (*see the section on SBA Disaster Loans*).
- IHP grant assistance is limited to a maximum of \$33K and a period of 18 months following the disaster declaration (the time period may be extended, if need).
- If you received financial assistance from FEMA in a past disaster and live in a Special Flood Hazard Area (SFPHA), you are required to purchase and maintain flood insurance in order to be eligible for federal disaster assistance in the future. [Learn more](#)

What Will Happen



How to Register

Online: www.disasterassistance.gov

By phone: 1-800-621-FEMA (3362)

Key Terms

Presidential Disaster Declaration: dictates an area that qualifies for emergency governmental aid as a result of a catastrophe

Required Registration Information

- Social security numbers
- Contact information (phone & current mailing address)
- Financial information (your family's total household income)
- Insurance information (types of coverages you have)
- Documentation of personal loss
- Banking information (bank name, account type, account & routing number)

The Initial Registration & Inspection Process

[See a video of the FEMA Application Process here](#)

1. If you have insurance, contact your insurance agent first. After that, register with FEMA **as soon as possible!** Generally, you must register within 60 days of the disaster declaration.
2. An inspection date and time will be set for your home within 7-10 days. The inspector will document your damages onsite and provide you with a FEMA case number that you can use to track your case.
 - a. **DO NOT MISS YOUR INSPECTION.** If you can't be there, call and re-schedule your appointment or ask another adult (over 18 years old) to stand in for you. If someone is standing in for you, they should also have a letter, text or email from the homeowner that states why he/she cannot be on hand, how they know you, signature and date, and contact information.
3. Within about 10 days of the inspector's visit, you will receive a letter from IHP informing you of the decision on your request for help.
 - a. If you are eligible, the letter will explain what the money can be used to pay for. *Only use the money as explained in the letter.* This will be followed by a U.S. Treasury/State check or there will be a transfer of cash to your bank account.
 - b. If you are not eligible for help, the letter will give the reason for the decision and your rights to appeal (see section on how to appeal a FEMA decision).
 - c. If referred to the SBA for help from the SBA Disaster Assistance Program, you will receive an SBA application and the SBA may call to set up an appointment (see section on applying for an SBA loan).

Required Inspection Documents

- Proof of ownership/ occupancy (tax bill, mortgage statement, utility bill, deed, etc.)
- Contact information (phone & current mailing address)
- Photo ID
- Insurance information (including auto)
- Storm related damages and a list of pre-storm damages (things the inspector does not need to consider)

Tips

Even if your area has not been added to the declaration for assistance yet, you should still register as it may be added in the future.

Inspectors make many, many house visits every day. Anything you can do to make their job easier will work to your advantage. Inspections typically take between 20-45 mins.

Make sure your house number is clearly visible from the road.

Provide good contact information. If you do not have a phone, give your neighbor's phone number or the number of someone who can alert you if the inspector is trying to reach you.

Take photos of all damages. The inspector's photos will not be as comprehensive as yours. These photos may be useful in the initial decision or in a subsequent appeal.

Remember that no decision will be made onsite.

If FEMA does not know about it, they cannot reimburse you for it! Discuss *all* your losses and concerns with your inspector, not just house damages. These additional types of losses may be eligible for IHP's Other Needs Assistance. Types of loss may include:

Vehicle or means of transportation

Appliances

Storm related medical or dental concerns

Displacement (if you need housing assistance)

Work related tools or supplies

- Protect yourself from disaster-related fraud.
 - FEMA and SBA staff **NEVER ask for money** from those affected by a disaster.
 - Beware of anyone claiming to be from FEMA or the state who asks for your Social Security number, bank account number or other sensitive information. If you have any doubts, do not give out information and file a report with the police.
 - If you have inspectors come to your home, be sure to ask for identification--federal and state representatives carry photo ID.
 - If you suspect fraud, call the FEMA Disaster Fraud Hotline at 866-720-5721.

Appealing a FEMA Disaster Assistance Decision

You may appeal any decision FEMA makes about what types and amounts of disaster assistance you qualify for. FEMA considers a denial to be the start of conversation between themselves and the homeowner. A denial doesn't necessarily mean that you aren't eligible or won't receive assistance but that there may be more steps you need to take in the process to get it.

A denial or insufficient funds from your insurance company and SBA are often necessary steps towards a FEMA approval. Be prepared to be involved in your FEMA process. Appeal, follow up, call and engage with the system as much as possible to make your voice and your needs heard. Federal disaster assistance can be a helpful tool if you are willing to put the time and effort into the process.

Before You Appeal

Contact your insurance company. By law FEMA cannot provide money for losses that are covered by insurance. This means FEMA cannot consider an application without the appropriate insurance information.

Maintain several copies of all documents. Documents get lost easily. Maintain all duplicates in the event you need to send them again.

Request your file from FEMA. This will show what info they used to make their decision.

You have 60 days from the date of decision to respond. Work within this timeline.

Review the Presidential Disaster Declaration announcement - www.fema.gov/disasters. The language used on the declaration is key for a successful application/appeal.

What to Include in Your Appeal

1. Letter to FEMA
 - o FEMA number AND Presidential Disaster Code
 - o Full name of property owner and SSN
 - o Address of property affected by the disaster
 - o Contact information
 - o Complete details about concerns and justification for the appeal
 - o Signature, date
 - o **If this letter is written by someone other than the applicant, also include the writer's name, address, phone number, and relation to the applicant*
2. Copy of State ID
3. 2-3 Contractor estimates (Copies)
 - o On letterhead
 - o Signed by contractor
 - o Specify that damages are storm related
 - o Line by line breakdown of damages and cost
 - o Verifiable phone number

Keep in Mind

Use the language of the Presidential Disaster Declaration in your appeal letter. If the "event" is termed a flood, for each instance of damage in your letter, clearly state how the flood (or other type of disaster event listed in the declaration) caused it. For example:

DO NOT SAY: My windows are damaged. Water is leaking into the house as a result.

DO SAY: Before the flood my windows were watertight. After the flood damaged my windows, the wood began to deteriorate causing water to leak into my home.

Make sure all information is correct. Check for spelling errors.

Make sure the name of the homeowner is listed on all supporting documents. For example, having your married name on your mortgage and your birth name on your ID could create challenges in processing your application.

Some types of FEMA Other Needs Assistance (ONA) require you to apply for and be denied a SBA Disaster Assistance Loan (see section on applying for an SBA loan), before you are eligible. Your application may be denied and you will be referred to the SBA for that reason. If you complete an SBA Loan Application and are denied a loan, you will then be referred back to FEMA.

EXAMPLE Appeal Letter w/SAMPLE ISSUES

FEMA #
Disaster #4241 SC
Name
Address
Phone

Since the time of the FEMA inspection (date), disaster damage has happened that requires necessary and essential repairs to be made to my home.

Due to contamination from flood waters during the disaster, my well needs to be sanitized. See attached estimates.

Mold growth has resulted since flood waters entered my home during the disaster. According to the contractor, the ceiling and floor need professional mold remediation. See attached contractors' estimates.

Signature:
Date:

*Attached: photo of my driver's license
repair estimates*

After You Appeal

Maintain copies of your original documents in case you need to submit additional appeals.

Always follow up. Keep asking questions and re-applying. Be prepared for the process to take time and energy.

Keep records of your communications with FEMA officials as well as their names and contact information; this may be helpful with future appeals.

Go to places or events where FEMA staff are present. After disaster, FEMA will often set up Disaster Recovery Centers in public locations. Working through the application and appeal process with them in person can be helpful.



Getting Disaster Assistance: Applying for SBA Disaster Home & Property Loans

The Basics

- The SBA Disaster Home & Property Loans program provides low interest, long term loans to homeowners and renters to repair or replace the primary residence and personal property damaged by a disaster.
 - **Homeowners and individual unit owners** may apply to borrow up to \$200,000 to repair or replace their primary residence to its pre-disaster condition. A homeowners association may apply to SBA for up to \$2 million to repair damages to common areas.
 - **Renters and homeowners** may borrow up to \$40,000 to replace or repair personal property — such as clothing, furniture, cars and appliances — damaged or destroyed in a disaster.
- The amount SBA will lend depends on the cost of repairing/replacing your home/personal property, minus any insurance settlements or other payouts.
- In some cases, SBA can refinance all or part of a previous mortgage.

The Fine Print

- Cannot be used for secondary homes, but rental units may qualify for a business disaster loan.
- Cannot be used to upgrade homes unless required by local building code. Improvements that help prevent the risk of future property damage by a similar disaster may be eligible for up to a 20% loan amount increase.
- **Remember, these are low interest loans that can be helpful in covering your immediate needs but will eventually need to be paid back.** Interest rates for homeowners and renters range from 1.563% to 3.125% and loans are offered with up to 30-year terms.

The Application Process

1. First register with FEMA to obtain a registration number.
2. Apply for an SBA loan by submitting a completed loan application and a signed and dated IRS Form 4506-T giving permission for the IRS to provide SBA your tax return information.
3. SBA will review your credit before sending an inspector to your home to verify disaster-related damages.
4. A loan officer will determine your possible loan amount, taking into consideration insurance or other settlements. The approximate timeframe is 2-3 weeks for a decision from SBA following the inspection. If approved, SBA will prepare and send loan documents to you for your signature. *You do not have to follow through with accepting the loan.*
5. If you are denied a loan, you have two opportunities to appeal – first within 6 months of the first notification and second within 30 days of the second notification. Additional documentation will almost always help your case.

Tips

- Do not wait for your insurance settlement before applying for an SBA loan; loan amounts can be adjusted later.
- You must apply for an SBA loan, even if you do not intend to use one, in order to qualify for certain benefits through FEMA's Individuals and Households Program (IHP) Other Needs Assistance program.
- To obtain a loan, you must have sufficient credit, collateral (required for loans over \$14,000), and be able to demonstrate that you can repay the loan.

What Will Happen



How to Apply

Online: disasterloan.sba.gov/ela/

By mail: US Small Business Admin.,
Processing & Disbursement Center
14925 Kingsport Rd
Ft. Worth, TX 76155-2243

In person at a Disaster Recovery
Center

To contact SBA:

www.sba.gov/disaster

1-(800) 659-2955

TTY:

1-800-877-8339

disastercustomerservice@sba.gov

Required Documents

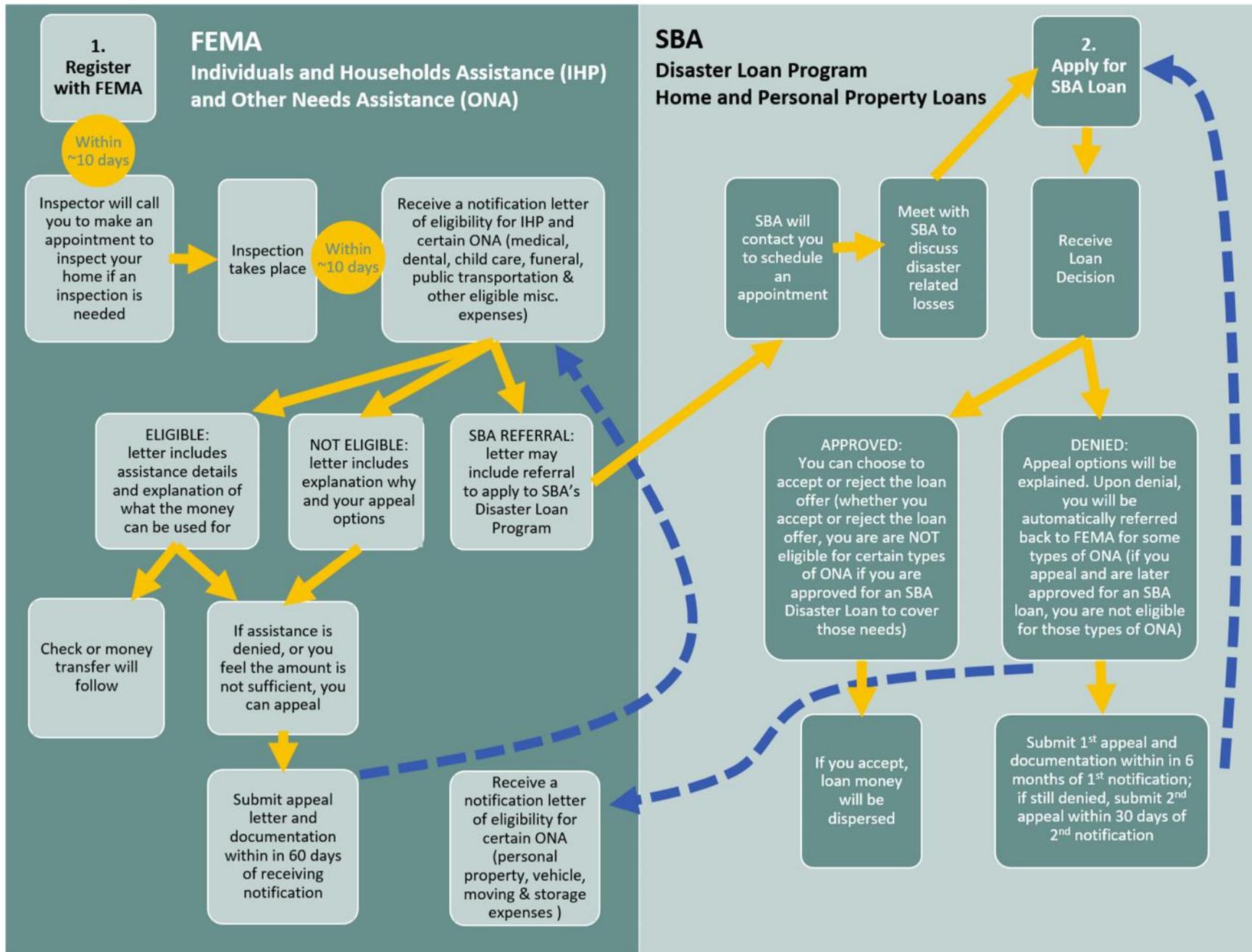
- Contact information
- Social security numbers
- FEMA registration number
- Deed or lease information
- Insurance information
- Financial information

Key Terms

Loan: the lending of money to a borrower that must be repaid and is provided at a cost, known as interest.

Interest rate: a percentage of a loan that must be repaid on top of the original loan amount.

Collateral: a borrower's property that is promised to the lender for the duration of the loan period in case the borrower does not repay the loan.



SBP tries to ensure the accuracy of all information presented here, and will regularly update this document as new information becomes available, but you are encouraged to visit NFIP and government disaster assistance websites for the most current and accurate information on their respective programs.



Additional Local Information: Louisiana Flood Recovery Information (DR-4277)

Resources

- Find Area Shelters: www.redcross.org/get-help/disaster-relief-and-recovery/find-an-open-shelter
- FEMA Assistance Questionnaire: www.disasterassistance.gov/get-assistance/find-assistance
- FEMA Application Checklist: www.disasterassistance.gov/get-assistance/application-checklist
- Filing a Flood Insurance Claim: www.fema.gov/disaster/4277/updates/filing-flood-insurance-claim
- SBA 2016 Louisiana Severe Storms & Flooding Disaster Loans Fact Sheet: https://www.sba.gov/sites/default/files/LA_14811_Fact_Sheet_A2.pdf
- D-SNAP (Disaster Supplemental Nutrition Assistance Program): <http://www.dcms.louisiana.gov/index.cfm?md=pagebuilder&tmp=home&pid=360>

FEMA Disaster Recovery Centers

Disaster Recovery Centers (DRCs) opened Sunday, August 21, in Tangipahoa and St. Helena parishes to help Louisiana flood survivors. The centers are open 8 a.m. to 6 p.m. every day until further notice.

The centers are at the following addresses:

Former Parish Tourism Building
42271 S. Morrison Blvd.
Hammond, LA 70443

St. Helena Environmental Health Unit
53 N. 2nd St.
Greensburg, LA 70441

Survivors may locate centers near them at fema.gov/disaster-recovery-centers or by calling the FEMA helpline at 800-621-3362. That information is also available on the FEMA mobile app. Survivors may register at any open DRC, even out of state.

SBA Information

SBA Loan Application Deadline for homeowners are renters: **October 13, 2016**

Learn more: [2016 Louisiana Severe Storms & Flooding SBA Disaster Loans Fact Sheet](#)

BUSINESS RECOVERY CENTER EAST BATON ROUGE PARISH Louisiana State Archives (corner of I-12 and Essen Lane) 3851 Essen Lane Baton Rouge, LA 70809 Opens: Monday, August 22 Hours: Mondays – Saturdays 8:00 am – 4:00 pm

BUSINESS RECOVERY CENTER LIVINGSTON PARISH Southeastern Louisiana University Clausen Family Building Literacy and Technology Center – Room 119 9261 Florida Boulevard Walker, LA 70785 Hours: Mondays – Fridays 8:00 am – 4:30 pm

BUSINESS RECOVERY CENTER TANGIPAHOA PARISH Amite Chamber of Commerce 101 SE Central Avenue Amite, LA 70422 Opens: Saturday, August 20 Hours: Mondays – Fridays 9:00 am – 6:00 pm Sundays 12:00 am – 4:00 pm

References

- NFIP Flood Insurance Claims Process Fact Sheet: http://www.fema.gov/media-library-data/1454965506940-fabb104bfd871fd94e3c6ce5e3d59e19/NFIP_Flood_Claim_Process.pdf
- NFIP Coverage: https://www.floodsmart.gov/floodsmart/pages/about/coverage_from_nfip.jsp
- FEMA IHP Fact Sheet: http://www.fema.gov/media-library-data/1465339661591-0f36a18ff92f90afaf2cd812aaf694c4/FACT_SHEETIndividuals_and_HouseholdsProgram2016.pdf
- DUA (Disaster Unemployment Assistance): <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4466/0/D05>