

Forging Ahead: One Family's Path to Flood Recovery

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BATON ROUGE, La. — Kim Aucoin moved to Baton Rouge from Charlotte, North Carolina, in March 2016. She was raised in Lafayette and was happy to once again live in her home state of Louisiana. Little did she know that just five months later the area would be devastated by historical flooding.

“My landlord came to the house and said ‘Get out, we’re going to flood,’” said Aucoin. The home had never flooded before, even during a big flood event in 1989, but she said this time her landlord didn’t want to take any chances. Aucoin and her husband, Randy, evacuated to her boss’s home in Prairieville, but before leaving, they placed sandbags around the property. The sandbags didn’t help; the house took in 16 inches of water.

Aucoin had hazard insurance for her rental home, but it didn’t include damages from rising water. They did not purchase flood insurance. “I work for an insurance company so why I didn’t get it was just stupidity,” said Aucoin. She wasn’t alone, 39 percent of the residents who flooded in August were not living in a flood-prone area and some didn’t have flood insurance coverage.

While their landlord repaired and renovated the damaged home, the Aucoins lived in a small trailer they borrowed for a few weeks. Then they moved into a hotel and were pleased to find out FEMA’s Individuals and Households Program (IHP) would reimburse them for hotel expenses. “We received FEMA money within five business days,” Aucoin said. The money was electronically deposited into their bank account which made the process fast and convenient.

Even though the Aucoins contents weren’t a total loss, they still qualified for FEMA assistance and filed a claim. “It helped us start to replace things,” said Aucoin. Another big help was receiving a Louisiana Electronic Benefit Transfer (EBT) card. “We lost all of our food in the flood and neither the trailer or hotel had a kitchen so it was very helpful.” The \$300 EBT card was reloaded once, totaling 600 disaster dollars to assist with grocery expenses.



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The Aucoins are some of the fortunate flood survivors in the sense that they were able to move back into their rental house just two months after the August floods. And this time they have flood coverage through the National Flood Insurance Program (NFIP). A smart move since hurricane season begins June 1st and there is a 30-day waiting period between purchasing a policy and the date it goes into effect. Despite the unsettling start the couple plans to stay in Baton Rouge. Aucoin said, “It’s been a rough few months, but I’m glad to be here.”

NFIP Facts:

- In Louisiana, flood-related events occur every year.
- The National Flood Insurance Program (NFIP) provides contents as well as structure coverage for home and business owners.
- The average annual cost of flood insurance is about \$700. Depending on the policy, insurance holders may receive up to \$250,000 for home damage.
- NFIP policies offer coverage for flood damage that federal disaster assistance and most homeowners insurance policies do not cover.
- NFIP payments are not dependent on state or federal disaster declarations.
- New flood insurance policies go into effect 30 days after purchase.
- More than 39 percent of structures flooded in August were located in low- and moderate- risk areas.
- Properties outside of the Special Flood Hazard Area (SFHA) account for more than 20 percent of the country’s NFIP claims and receive a third of flood-related federal disaster assistance.

Go to www.floodsmart.gov to learn more about any property’s flood risk, estimate an NFIP premium or locate an insurance agent who sells flood insurance.

Visit [Floods | Ready.gov](https://www.floodsready.gov) for flood information and safety tips.

