



FEMA

DR-4277-LA Daily Fact Sheet 10/04/2016

Leadership Key Issues

Key Messages:

- *All eyes may be on Hurricane Matthew, but WE remain steadfast with our FOCUS on Louisiana's recovery from the August floods.*
- *Local governments and certain private nonprofit organizations may be able to get help from FEMA if they have revenue shortfalls because of the August severe storms and floods; the Community Disaster Loan Program (CDLP) provides loans of up to \$5 million to entities that lost more than 5 percent of their revenue from taxes and other sources.*
- *The State of Louisiana has been awarded \$146 million to reimburse local entities for expenses related to response and recovery efforts.*
- *Everybody has a right to appeal a FEMA assistance determination; many times applicants just need to submit some extra documents for FEMA to process their application.*
- *Recovery progress is measured in several ways. Debris removal has hit the 74 percent completion mark.*
- *FEMA's Public Assistance program will reimburse eligible Louisiana jurisdictions 90 percent of reasonable costs involved in debris removal.*

National Flood Insurance Program considerations

Future Disaster Assistance? Keep Flood Insurance Current. It's up to you ...

Because federal law mandates the purchase of flood insurance in high-risk areas as a condition of disaster funding, an applicant who does not comply with the flood insurance obligation may become mostly ineligible for future disaster assistance.

Also:

- Once you receive federal financial assistance, you must **keep flood insurance** coverage even if the damaged building is replaced. If you sell your home, you are required to inform the new owners that they must maintain flood insurance coverage on the building.
- This requirement applies when a building has been damaged and is located in an area that is at high risk of flooding. These high-risk areas are called Special Flood Hazard Areas (SFHAs).
- You may receive a Certificate of Flood Insurance for a Group Policy as a part of your federal Individuals and Households Assistance program (IHP) grant.
- This policy provides minimal coverage on the home equal to the maximum IHP grant

currently available—**\$33,000**.

- Group Policies have a term of three years, after which **you will be required to purchase and maintain a Standard Flood Insurance Policy through the NFIP until you are no longer the homeowner or renter** at that location. In order to avoid any lapse in coverage, it is important to apply for your new coverage at least 30 days before the expiration of the Group Policy.
- You may cancel your participation in the Group Policy at any time during its policy term, provided that you have purchased your own NFIP flood insurance coverage.
- If you do not live in a flood zone but your home was flooded, you do not have to maintain flood insurance, but it is always a good idea.
- For more information about the NFIP and flood insurance, call **800-427-4661** or contact your insurance company or agent.

Rates

- Flood losses in Louisiana **will not cause flood insurance rates to rise** above scheduled annual rate increases.
 - Anyone can purchase a flood insurance policy if they live in a community that participates in the National Flood Insurance Program.

Coverage

- The NFIP offers two types of coverage — **building and contents**. The mortgage lender may only require you to purchase flood insurance for the structure.
 - Contents coverage will cover items such as personal belongings and furniture for an **additional premium**.
 - To find your approximate flood insurance costs and the hazard level of your area, visit www.FloodSmart.gov and enter the property address. Contact your insurance agent for questions about a specific property.

Flood insurance may be a requirement

- If your home is in a floodplain and you hold a mortgage from a federally regulated or insured lender, you may be required to buy flood insurance.

NFIP Deadline extended

- Policyholders now have **120 days** from the date of loss to file a flood insurance claim. This extension **doubles** the **60-day** deadline NFIP usually requires.

NFIP Milestones

- As of Oct. 3, the NFIP authorized and issued more than **\$592 million** in payments to more than **29,000** policyholders so they can repair and rebuild.

Enduring Messages:

- **Important numbers:**
 - TSA: **2,589** survivors are checked in and taking advantage of hotel rooms that

- are billed directly to FEMA.
- More than **50,000** survivors have met face to face with recovery staff at **20** disaster recovery centers throughout the affected areas.
- The U.S. Small Business Administration has approved **\$768 million** for more than **10,000** homeowners, renters and businesses.

Housing Options in Louisiana:

- **TSA:** For those who are eligible for FEMA assistance, FEMA **transitional sheltering assistance** provides lodging to displaced survivors who need a roof over their heads immediately. FEMA pays the hotel/motels directly; funds are not disbursed to survivors for this. This gives survivors one less detail to track.
 - As of Oct. 3, there were **2,589** hotel check-ins.
 - What is needed to make a request or a request for an extension for TSA
 - A completed form FEMA provides you. Contact FEMA if you haven't received a form.
 - A copy of your lease.
 - Receipts showing proper use of the federal disaster housing assistance you've received.
 - Current household income status.
 - Any household financial obligations.

- **Shelter at Home:** The state-run program "Shelter at Home" contracts basic repairs to homes that can be made livable with up to \$15,000 worth of work. The state has had more than **20,000** applications.
 - This program is a partially FEMA-funded program, but survivors must register with the state. For information on this program, call **800-927-0216** or go to: <https://shelterathome.la.gov/>.
 - Participation in the "Shelter at Home" program will not affect any FEMA assistance.

- **IHP:** In addition, FEMA's Individuals and Households Program provides financial assistance in the form of grants to Louisiana survivors with uninsured or under-insured flood-related losses.

- **FEMA Rental Assistance:** Survivors may use rental assistance to obtain temporary housing such as a house, apartment, hotel, motel, manufactured home, recreational vehicle, or other readily-fabricated dwelling available for rent.
 - Rental assistance totals have topped **\$119 million**. Rental assistance for temporary housing are for those whose homes are unlivable. Initial assistance may be provided for up to two months.

- **MHU/Last Resort:** The option of last resort, is the use of manufactured housing units, or MHUs.
 - Factors that need to be addressed in order to be eligible:
 - FEMA interview with the survivor;
 - Identifying feasible sites that can accommodate the housing units;

- Securing appropriate permits from the local jurisdiction;
 - Clearing debris from identified feasible sites;
 - Inspecting sites to ensure safety;
 - Installing the units on site and having them inspected by the parish; and
 - Working with the survivor to receive a legal license agreement to live in the unit.
- **For landlords:**
 - Through the Multi-family Lease and Repair Program (MLRP), FEMA may contract with a property owner to provide funds for repair, or contract directly to implement repairs, to multi-family housing to make temporary housing available for individuals and households eligible for FEMA assistance. The MLRP may provide funds to make rental units livable again in order to lease them to provide temporary housing to eligible disaster survivors.
 - Repairs or improvements don't need to be storm-or-flood-related.
 - Property owners may choose their own contractors after agreeing on repair costs with FEMA.
 - Interested property owners can call 225-382-1464 or email fema-ia-dhops@fema.dhs.gov.

Individual Assistance Overview

- Total individuals and families who have registered: **148,791**
- Total assistance approved: **\$688,343,201**
- Individual Total IHP disbursed: **\$682,151,320**
- Housing Assistance approved: **\$556,055,402**
- Other Needs Assistance approved: **\$132,287,798**
- Housing inspections issued/completed: **129,173 (99 percent completed)**
- Housing inspectors in the field: **55**
- Individuals and families checked into TSA: **2,589**
- Individuals and family visits to DRCs: **50,452**

Mitigation—Building back stronger

FEMA mitigation specialists will be on hand at area home improvement stores **from Sept. 26 through Oct. 15**. They will be available to answer questions, offer tips and discuss proven methods for preventing and mitigating damage from future disasters. Advice offered 8 a.m. to 6 p.m. Monday through Saturday; advisors not available on Sunday.

THE HOME DEPOT	
6600 Main Street Zachary, LA	8181 Airline Highway Baton Rouge, LA
213 Saint Nazaire Road Broussard, LA	2740 South Cajun Avenue Gonzales, LA

LOWE'S	
1777 Millerville Road Baton Rouge, LA	2816 LA-14 New Iberia, LA
DOUG ASHY BUILDING MATERIALS STORE	
719 West Dardeau Street Ville Platte, LA	

Total counseled through Community Education Outreach in stores: 10,655

Free reference booklets, in English and Spanish, with information on protecting your home from flood damage, are available at all locations. More information about mitigation can be found at <http://www.fema.gov/louisiana-disaster-mitigation>. Additional information on Louisiana's disaster recovery can be found by visiting fema.gov/disaster/4277, twitter.com/femaregion6, twitter.com/FEMA, facebook.com/FEMA, fema.gov/blog.

U.S. Small Business Administration

- **SBA** approved low-interest disaster loans of **\$768 million** to help businesses, private nonprofits, homeowners and renters recover from property losses and other damage from the severe storms and flooding. Loans have been approved for more than **10,000** homeowners, renters and businesses.

Public Assistance Overview

- Total obligated: **\$187,307,844**
- Number of Approved Requests for Public Assistance: **261**
- Kick-off Meetings: **24** scheduled, **191** completed
- **32** Project Worksheets in EMMIE.
- PA applicants who have questions or need assistance may email the state at RPA.help@La.gov

Disaster Unemployment Assistance

- The deadline for Disaster Unemployment Assistance (DUA) is **October 14, 2016** for residents of all declared parishes.
- Disaster Unemployment Assistance: www.laworks.net or call 866-783-5567

Disaster Recovery Centers

- **16** Disaster Recovery Centers are now open in the following parishes: Acadia (1), Ascension (1), East Baton Rouge (6), Iberia (1), Lafayette (1), Livingston (1), St. Helena (1), St. James (1), Tangipahoa (2) and Vermilion (1)
- **Four** Mobile DRCs are open in East Baton Rouge (1) and Livingston (3) parishes.
- **Total: 20**

To find the nearest Disaster Recovery Center, log on with any computer, smartphone or tablet to the disaster recovery center locator at asd.fema.gov/inter/locator or use the FEMA

app to locate open shelters and disaster recovery centers, receive severe weather alerts, safety tips and much more.

Other Messages and Information for Survivors

- **Scams and Frauds**
 - The only time disaster survivors should provide personal information is during the initial application process for FEMA or when they initiate contact with FEMA to follow up on an application. Other than that, don't offer personal financial information over the phone or respond to texts, phone calls or personal requests seeking your personal information.
 - Know who you are dealing with. Never be shy about asking for identification. Government workers will never ask for a fee or payment. They always wear an official government photo ID.
 - FEMA inspectors only require verification of identity.
 - Report any suspicions of fraud by calling the Louisiana Attorney General's Consumer Protection hotline at 800-351-4889 or law enforcement immediately.

- **Resources for Disaster Survivors**
 - **Housing, Food, Shelter**
 - 2-1-1 is a single access point for resources like food, clothing, shelter, financial assistance and health resources. Visit www.Louisiana211.org or follow @211Louisiana on Twitter.
 - Go online to www.FoodPantries.org/st/louisiana to see a database of statewide food banks.
 - Rental properties available: www.LaHousingsearch.com.
 - **Legal Assistance**
 - Louisiana Legal Services provides free civil legal assistance to low-income residents. For more information visit LouisianaLawHelp.org.
 - **Volunteer information**
 - Volunteer and donation opportunities are available at VolunteerLouisiana.gov. You may email 2016FloodDonations@gmail.com to coordinate donations.
 - **Information** about mold at www.ldh.la.gov.