



# FEMA

## DR-4277-LA Daily Fact Sheet 11/10-13/2016

### Key Messages:

- *FEMA commends veterans recovering from the floods. More than 25 percent of our staff are veterans who served our country and now serve Louisiana flood survivors.*
- *All FEMA disaster recovery centers will be closed Friday, Nov. 11, in observance of Veterans Day. All centers will re-open on Saturday, Nov. 12, at their normal business hours.*
- *Survivors registered more than 500 houses for muck outs through the Crisis Cleanup hotline. AmeriCorps teams have completed muck and gut operations on 433 houses. The cleanup should be completed by Dec. 18.*
- *Public Assistance for flood recovery has jumped to more than \$28 million for school districts in Lafayette and Livingston parishes. Additional school districts will also get aid.*
- *124 disaster case managers have been deployed to help thousands of Louisianans with 5,900 referrals for housing repairs and household goods.*
- *A South Louisiana resident evacuated from a home in the August deluge with guidance found in FEMA flood-insurance rate maps. Flood maps can also help responders, government officials and others prepare for flooding.*
- *15 DRCs remain open to serve Louisiana flood survivors; other DRCs have transitioned to SBA Disaster Loan Outreach Centers. Since the August flooding, about 79,000 survivors have visited DRCs.*
- *FEMA has purchased manufactured housing units from dealers in Louisiana to provide survivors with temporary housing.*
- *FEMA has identified several MHU commercial sites. Moving to a commercial site may be faster than placing an MHU on your property in some circumstances.*
- *Eleven Livingston Parish schools have reopened with the help of a \$17.5 million FEMA grant.*
- *Thousands of students are now back in class. Schools used FEMA funds to remove wet floors, walls and contents and to eliminate mold.*
- *FEMA continues to hire locally to fill temporary, full-time jobs at the JFO. We are looking for managers, travel specialists, historic preservationists, and those in other recovery-related fields.*
- *Monday, Nov. 14 is the last day for Louisiana disaster survivors affected by the August flooding to register for FEMA disaster assistance.*
- *Nov. 14 is also the last day to submit an SBA loan application. If a loan is offered, you may*

*accept it but you are not required to.*

- *A loan may be offered for repairs if the SBA approves your application. You have 60 days after SBA's loan offer to decide if you want to accept.*
- *November 18 is the deadline for Transitional Sheltering Assistance.*
- *Disaster Unemployment Assistance to those out of work due to the flooding now tops \$1.3 million.*
- *Survivors can still receive services at disaster recovery centers including crisis counseling, appealing a determination letter from FEMA or SBA and checking on the status of your application.*
- *Survivors can find their closest center by calling the FEMA helpline at 800-621-3362 or texting DRC and your ZIP code to 43362. They can also search online at [fema.gov/drc](http://fema.gov/drc).*
- *NFIP policyholders have up to 60 days from receiving a substantial damage notification to sign and submit an Increased Cost of Compliance (ICC) Proof of Loss form.*
- *Your flood insurance policy may pay up to \$30,000 additional funds to comply with local regulations. You have six years from the date of loss to complete the approved ICC measures.*
- *While waiting for an MHU, you can make the process move as smoothly as possible if you:*
  - *are available for site inspectors*
  - *arrange with the power company for service,*
  - *get signatures for right-of-entry from your neighbors*
  - *keep your information up to date (800-621-3362) so we can contact you.*
- *There are several factors that can delay occupancy on a private site:*
  - *power hookups*
  - *inspections for ingress and egress*
  - *utility and sewer hookups*
  - *soil conditions.*
- *Applicants who wish to install cable and internet services in their MHU select their preferred provider and arrange installation in their units.*
- *The cable company must follow normal installation rules and secure any holes in accordance with its standard operating procedures for mobile homes. This installation is considered normal wear and tear to the unit. FEMA does not pay for internet, WiFi or cable.*
- *Louisiana survivors who call the FEMA helpline can be referred to a call center in Baton Rouge to handle MHU questions.*
- *Several call center staffers have been affected by the flooding and identify closely with callers' concerns.*
- *The center averages more than 300 calls a day with the majority of issues resolved.*
- *Flood insurance policyholders should file Proof of Loss with their insurance agent as soon as possible. The sooner it is filed, the sooner your claim can be settled and you can move forward with your recovery.*
- *Louisiana National Flood Insurance Program (NFIP) policyholders may appeal insurance claim decisions or request additional funds if they have received a written denial of*

*their claim.*

- *More than \$1.4 billion has been paid out to Louisiana NFIP policyholders in less than three months since the flooding.*
- *If you have a question call FEMA at 800-621-3362 or for TTY, call 800-462-7585.*

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## **Progress is told by the numbers:**

### **Individual Assistance Overview**

- Total individuals and families who have registered: **152,217**
- Total assistance approved: **\$722,502,624**
- Individual Total IHP disbursed: **\$721,982,560**
- Housing Assistance approved: **\$573,852,688**
- Other Needs Assistance approved: **\$148,649,935**
- Housing inspections issued/completed: **132,960 (99 percent completed)**
- Housing inspectors in the field: **14**
- Individuals and families checked into TSA: **2,172**
- Individuals and family visits to DRCs: **81,122**

### **Public Assistance Overview**

- Total obligated: **\$217,958,625**
- Number of Approved Requests for Public Assistance: **299**
- Kick-off Meetings: **4** scheduled, **276** completed
- **132** Project Worksheets in EMMIE.
- PA applicants who have questions or need assistance may email the state at [RPA.help@La.gov](mailto:RPA.help@La.gov)
- **Important milestones:**
  - TSA: **2,172** survivors are in hotel rooms that are billed directly to FEMA.
  - More than **81,122** survivors have met with recovery staff at **15** disaster recovery centers.
  - The U.S. Small Business Administration has approved **\$1.1 billion** for more than **15,900** homeowners, renters and businesses.

### **Enduring Messages**

#### **Housing Options in Louisiana:**

- **TSA: FEMA transitional sheltering assistance** provides immediate lodging to displaced survivors.
- FEMA pays the hotel/motels directly; survivors have one less detail to track since funds are disbursed directly to hotels and motels.

- **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; more than **21,600** applied.
- **IHP:** FEMA’s Individuals and Households Program provides grants to Louisiana survivors with uninsured or under-insured flood-related losses.
- **FEMA Rental Assistance:** Rental assistance for those whose house is unlivable can pay for 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 **\$124 million**. Rental assistance for temporary housing is for those whose homes are unlivable. Initial assistance is for up to two months.
- **MHU:** MHUs are a short-term solution while we help survivors secure a longer term option to suit their needs. **It takes time.**
  - 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.

**Mitigation—Building back stronger**

FEMA mitigation specialists will be on hand at area home improvement stores **from Oct. 31 through Nov. 16** to answer questions, offer tips and discuss proven methods for preventing and mitigating disaster damage. Advice offered 8 a.m. to 6 p.m. Monday through Saturday; advisors not available on Sunday.

<b>The Home Depot</b>	<b>Walmart</b>
<b>2255 Home Depot Dr. Denham Springs, La.</b>	<b>1229 N.E Evangeline Thruway Lafayette, La.</b>
<b>Lowe’s</b>	<b>Walmart</b>
<b>12484 Airline Hwy. Gonzales, La.</b>	<b>2799 W. Thomas St. Hammond, La.</b>
<b>3007 U.S. 190 W. Hammond, La.</b>	
<b>84 Lumber</b>	

**8675 S. Choctaw Dr.  
Baton Rouge, La.**

### **Total counseled through Community Education Outreach stores: 24,603**

Free reference booklets, in English and Spanish, on protecting your home from flood damage, are available at all locations. More information about mitigation can be found at [www.fema.gov/louisiana-disaster-mitigation](http://www.fema.gov/louisiana-disaster-mitigation).

### **U.S. Small Business Administration**

- **SBA** approved low-interest disaster loans of **\$1.1 billion** 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 **15,900** homeowners, renters and businesses.

### **National Flood Insurance Program considerations**

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—called a Special Flood Hazard Areas (SFHAs)—that is at high risk of flooding.
- 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 building.
  - 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](http://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 Nov. 8, the NFIP authorized and issued more than **\$1.4 billion** in payments to more than **29,400** policyholders so they can repair and rebuild.

### **Disaster Recovery Centers**

- **11** Disaster Recovery Centers are now open in the following parishes: Ascension (1), East Baton Rouge (5), Iberia (1), Lafayette (1), Livingston (1) and Tangipahoa (2)
- **Four** Mobile DRCs are open in East Baton Rouge (1) and Livingston (3) parishes.
- **Total: 15**

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](http://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 the survivor initiates 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](http://www.louisiana211.org) or follow @211Louisiana on Twitter.
      - Go online to [www.FoodPantries.org/st/louisiana](http://www.FoodPantries.org/st/louisiana) to see a database of statewide food banks.
      - Rental properties available: [www.LaHousingsearch.com](http://www.LaHousingsearch.com).
    - **Legal Assistance**
      - Louisiana Legal Services provides free civil legal assistance to low-income residents. For more information visit [LouisianaLawHelp.org](http://LouisianaLawHelp.org).
    - **Volunteer information**
      - Volunteer and donation opportunities are available at [VolunteerLouisiana.gov](http://VolunteerLouisiana.gov). You may email [2016FloodDonations@gmail.com](mailto:2016FloodDonations@gmail.com) to coordinate donations.
    - **Information** about mold at [www.ldh.la.gov](http://www.ldh.la.gov).