



# FEMA

## DR-4277-LA Daily Fact Sheet 11/30/2016 Day 109

### Key Messages:

- *If you have flood insurance, you may be eligible for up to \$30,000 to pay for Increased Cost of Compliance to update your home or business to meet floodplain management regulations.*
  - *ICC measures may include elevation, relocation and flood proofing.*
- *Flood-related events have historically affected Louisiana but only 17 percent of the state's FEMA applicants had flood insurance before the August flooding. The state averages a major flood about every six years and 14 hurricanes have struck the last three decades.*
- *Floods can strike anywhere and anytime. More than half the Louisiana homes affected by the August flooding were located in moderate- and low-risk areas.*
- *Holidays often heighten disaster-related stress for adults—and especially children. The Louisiana Department of Health's FEMA-funded Louisiana Spirit Crisis Counseling Program provides crisis counseling at all DRCs.*
  - *For information, call the Louisiana Office of Behavioral Health at 866-310-7977 or the Disaster Distress Hotline at 800-985-5990.*
- *Recovery specialists at DRCs can direct those with unmet needs to voluntary, faith- and community-based organizations that may fill in recovery gaps.*
- *Federal, state, and voluntary agencies continue to deliver assistance to Louisiana flood survivors with unmet needs.*
- *Last week marked more than 100 days since torrential rains flooded South Louisiana. Disaster Assistance funds continue to flow to survivors as many make significant progress in their recovery.*
- *Recovery involves the whole community. A community recovers when its farms and businesses get back up and running, when residents can point to stronger levees, roads and bridges, and when people return to their homes and schools.*
- *Transitional Sheltering Assistance has been extended to Dec. 18 for survivors who have been staying in hotels because their homes have been destroyed or damaged by the August flood.*
- *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.*
- *9 DRCs remain open to serve Louisiana flood survivors; other DRCs have transitioned to SBA Disaster Loan Outreach Centers. Since the August flooding, about 88,000 survivors have visited DRCs.*
- *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.*

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### **Individual Assistance Overview**

- Total individuals and families who have registered: **153,132**
- Total assistance approved: **\$735,088,088**
- Individual Total IHP disbursed: **\$735,261,032**
- Housing Assistance approved: **\$580,889,818**
- Other Needs Assistance approved: **\$154,198,269**
- Housing inspections issued/completed: **134,208 (99 percent completed)**
- Housing inspectors in the field: **16**
- Individuals and families checked into TSA: **1,733**
- Individuals and family visits to DRCs: **88,739**

### **Public Assistance Overview**

- Total obligated: **\$222,661,333**
- Number of Approved Requests for Public Assistance: **304**
- Kick-off Meetings: **1** scheduled, **284** completed
- **215** 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)

### **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.
- **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 **\$127 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 survivors secure a longer-term option to suit their needs. We are working urgently on ordering units, inspecting hundreds of local sites for suitability, delivering units to the sites, ensuring quality control of the units, verifying utility capability, identifying eligible applicants and processing their applications. **This process can take 30 to 90 days.**
  - 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 Nov. 17 through Nov. 30** 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>Sullivan’s Hardware</b>	<b>Albertson’s</b>
<b>2255 Home Depot Drive Denham Springs, La.</b>	<b>8889 Sullivan Road Baton Rouge, La.</b>	<b>9650 Airline Highway Baton Rouge, La.</b>

**Total counseled through Community Education Outreach stores: 29,377**

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 more than **\$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 **16,600** 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. 29, the NFIP authorized and issued more than **\$1.8 billion** in payments to more than **29,400** policyholders so they can repair and rebuild.

## **Disaster Recovery Centers**

- **8** Disaster Recovery Centers are now open in the following parishes:  
Ascension (1), East Baton Rouge (3), Lafayette (1), Livingston (1) and Tangipahoa (2)
- **One** Mobile DRC is open in East Baton Rouge (1) parish.
- **Total: 9**

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).