



FEMA

DR-4277-LA Daily Fact Sheet 12/15/2016 Day 124

Key Messages:

- **Louisiana's recovery efforts include the environment and historic preservation. FEMA helps to ensure the state's rich natural and cultural resources are taken into consideration as it assists the state.**
 - **FEMA's EHP routinely evaluates impacts to historic structures, archaeological resources, wetlands, floodplains, threatened or endangered species, and air/water quality.**
- **Many flood survivors have been and continue to be helped by FEMA's Individuals and Households Program. For instance, as of Dec. 13, 2016:**
 - **In hard-hit East Baton Rouge Parish, FEMA approved \$363,635,911 in IHP assistance for flood survivors.**
 - **In Livingston Parish, \$202,798,030 in IHP was approved;**
 - **In Ascension Parish, FEMA approved \$56,259,226 for survivors.**
- **The National Flood Insurance Program (NFIP) has reached a milestone. It has now paid Louisiana policyholders more than \$2 billion following the August flood. Out of 29,508 claims, 25,685 have been paid and settled so far.**
- **Though all Disaster Recovery Centers will be closed by the end of the business day, Friday Dec. 16, FEMA remains here until the recovery mission is complete.**
 - **3 DRCs remain open as of today to serve Louisiana flood survivors; other DRCs have transitioned to SBA Disaster Loan Outreach Centers. Since the August flooding, about 92,000 survivors have visited DRCs.**
- **Group Flood Insurance provides coverage up to \$33,000. You can upgrade your coverage — up to \$250,000 — by purchasing an individual flood insurance policy. If you choose to purchase an individual policy, your Group Flood Insurance will be canceled.**
- **You will receive Group Flood Insurance coverage for a three-year period if you live in a flood-prone area, do not have flood insurance, had property damage from the August flooding, are approved for FEMA assistance and were denied a loan from the SBA.**
 - **The premium will be deducted from your FEMA disaster assistance grant.**
- **Understanding "substantial damage" and Increased Cost of Compliance can help you in flood recovery. See the media library at Fema.gov for:**
 - **A graphic that explains what steps survivors must take before they begin to repair or rebuild;**
 - **A graphic that explains how National Flood Insurance Program policyholders may receive additional payments to comply with local regulations.**
- **If eligible, NFIP policy holders may receive up to \$30,000 of ICC coverage to help pay the costs of bringing their property into compliance with their community's floodplain ordinance. An ICC proof of loss must be submitted within 60 days from the date of the Community letter stating substantial damage.**
 - **ICC measures may include elevation, relocation, flood proofing (primarily for non-residential buildings) and demolition.**

- *Holidays often heighten disaster-related stress for adults—and especially children. For information about the Louisiana Department of Health's FEMA-funded Louisiana Spirit Crisis Counseling Program call the Louisiana Office of Behavioral Health at 866-310-7977 or the Disaster Distress Hotline at 800-985-5990.*
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Individual Assistance Overview (as of 12/12)

- Total individuals and families who have registered: **153,271**
- Total assistance approved: **\$741,502,245**
- Individual Total IHP disbursed: **\$741,822,658**
- Housing Assistance approved: **\$584,890,596**
- Other Needs Assistance approved: **\$156,611,648**
- Housing inspections issued/completed: **134,786 (99 percent completed)**
- Housing inspectors in the field: **11**
- Individuals and families checked into TSA: **1,653**
- Individuals and family visits to DRCs: **92,112**

Public Assistance Overview

- Total obligated: **\$235,353,935**
- Number of Approved Requests for Public Assistance: **309**
- Kick-off Meetings: **0** scheduled, **289** completed
- **286** Project Worksheets in EMMIE
- PA applicants who have questions or need assistance may email the state at 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 **\$128 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.

U.S. Small Business Administration (as of 12/12)

- **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 **16,800** 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 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 **180 days** from the date of loss to file a flood insurance claim. This extension **triples** the **60-day** deadline NFIP usually requires.

NFIP Milestones

- As of Dec. 14, the NFIP authorized and issued more than **\$2 billion** in payments to more than **29,500** policyholders so they can repair and rebuild.

Disaster Recovery Centers

- **3** Disaster Recovery Centers are now open in the following parishes:
East Baton Rouge (2) and Livingston (1)

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 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 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.