

Greetings,

19 October 2016

Welcome to the first edition of a new Weekly Update of the Louisiana Business Emergency Operations Center (LABEOC). For the last two months, LABEOC has sponsored a weekly conference call to bring together the business and trade associations and state agencies supporting the recovery from the March and August 2016 flooding disaster that affected over 30 parishes across the state. This Weekly Update will carry on that effort to share information, status reports and best practices, and will allow us to provide consistent information across a wider membership than our single conference line permitted.

We expect that this Weekly Update will eventually transition to a monthly newsletter covering topics relevant to the mission of the LABEOC to “improve the ability of Louisiana businesses and non-profits to prepare for, respond to, and recover from natural and human-caused disasters, and to maintain the stability, resilience and economic base of their communities.”

For the immediate future, however, we dedicate this weekly newsletter to the task of supporting our communities and businesses in recovering from the recent flooding that has wreaked havoc and disrupted lives across much of the state. To this end, this first update provides a brief overview of the FEMA Recovery Support Functions (RSFs) that are forming the basis of our statewide recovery effort. The RSFs reflect six aspects of a resilient community and are intended to enhance coordination of recovery efforts from the federal, state, and local levels, and across all the community resources, agencies and organizations that are critical for a successful recovery.

The RSFs originate with the National Disaster Recovery Framework (NDRF), and have been adopted by the Governor’s Recovery Task Force to guide recovery efforts for the current flooding disaster and future events that may affect the state.

A summary of the six RSFs is provided in the next column. We hope that this LABEOC Weekly Update proves useful to you and your organization or business. We welcome any suggestions for improving this letter or other aspects of the Louisiana BEOC. Please send any suggestions to [info@labeoc.org](mailto:info@labeoc.org) and please register your business, non-profit or association with the LABEOC at [www.labeoc.org](http://www.labeoc.org). On behalf of the NIMSAT Institute and the staff of LABEOC, I wish you, your organization and your community a safe and successful recovery.

Michael Dunaway, PhD  
Director, NIMSAT Institute

**RSF 1 Community Planning and Capacity Building**

Coordinates support (technical, financial, capacity) and helps build the recovery capacities and community planning resources of state, tribal, territorial and local governments before and after disaster events. Focuses on enhancing governmental capacities to effectively plan for, manage, and implement disaster recovery activities in large, unique or catastrophic disasters.

**RSF 2 Economic Sector/Commerce**

Integrates the expertise of the Federal government to help local, state, and tribal governments and the private sector sustain and/or rebuild businesses and employment, and develop economic opportunities that result in sustainable and economically resilient communities, after significant natural and man-made disasters.

**RSF 3 Health and Social Services**

Assists locally-led recovery efforts in the restoration of the public health, health care, and social services networks to promote the resilience, health and well-being of affected individuals and communities. Emphasizes the ability to restore and improve health and social services networks and promotes the resilience, health (including public health, behavioral health, and medical services), independence, and well-being of the whole community

**RSF 4 Housing**

Addresses pre- and post-disaster housing issues and coordinates and facilitates the delivery of Federal resources and activities to assist local, State and Tribal governments in the rehabilitation and reconstruction of destroyed and damaged housing, whenever feasible, and development of other new accessible, permanent housing options.

**RSF 5 Infrastructure Systems**

Integrates the capabilities of the federal government to support Tribal, State, and Local governments and other public and private infrastructure owners and operators to expedite long-term infrastructure recovery.

**RSF 6 Natural and Cultural Resources**

Integrates Federal assets and capabilities to help State and Tribal governments and communities to address long-term environmental and cultural resource recovery needs after large-scale and catastrophic incidents. Emphasizes the ability to protect natural and cultural resources and historic properties through appropriate actions to preserve, conserve, rehabilitate and restore them consistent with post-disaster community priorities and in compliance with appropriate laws.





# FEMA

## DR-4277-LA Daily Fact Sheet 10/18/2016

### Key Messages:

- **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.**
- **We CUSTOMIZE the installation of MHUs to fit applicant needs and their sites. We partner with you to get it right.**
- *The mission to house Louisianans after the historic August floods is one of the largest FEMA has undertaken. Every day, we give applicants keys to their units and we will do so until everyone is in their home.*
- *Our resources to help Louisiana WILL NOT be affected by the recovery from Hurricane Matthew along the East Coast.*
- **Updated deadlines:**
  - **October 21 - State's Shelter at Home program**
  - **October 31 - Request for Public Assistance for Louisiana governments and certain private nonprofits**
  - **November 14 - Registration with FEMA for disaster assistance**
  - **November 18 - Deadline for Transitional Sheltering Assistance has been extended for survivors who have been staying in hotels because their homes have been destroyed or damaged by the August flood.**
- *This week marks 65 days since an estimated seven trillion gallons of rainwater fell on Louisiana. Recovery progress is significant and can be measured in a number of ways, including emptied shelters, opened schools, and people rebuilding their homes and lives.*
- *Another measure of recovery is debris removal, which has reached 90 percent in just over two months.*
- *For those considering the option of last resort—an MHU—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.*
- *If you have a question about your MHU, we encourage you to call the FEMA helpline toll-free 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: **151,049**
- Total assistance approved: **\$704,643,594**
- Individual Total IHP disbursed: **\$703,271,210**
- Housing Assistance approved: **\$563,935,429**
- Other Needs Assistance approved: **\$140,708,165**
- Housing inspections issued/completed: **131,427 (99 percent completed)**
- Housing inspectors in the field: **25**
- Individuals and families checked into TSA: **2,414**
- Individuals and family visits to DRCs: **64,155**

### Public Assistance Overview

- Total obligated: **\$187,307,844**
- Number of Approved Requests for Public Assistance: **274**
- Kick-off Meetings: **10** scheduled, **241** completed
- **52** 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: **2,414** survivors are checked in and taking advantage of hotel rooms that are billed directly to FEMA.
  - More than **64,100** survivors have met face to face with recovery staff at **17** disaster recovery centers throughout the affected areas.
  - The U.S. Small Business Administration has approved **\$1 billion** for more than **13,900** homeowners, renters and businesses.

## Enduring Messages

### 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.
- **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 program has had more than **20,000** applications.

- **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 **\$121 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. **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.
- **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](mailto:fema-ia-dhops@fema.dhs.gov).

**Mitigation—Building back stronger**

FEMA mitigation specialists will be on hand at area home improvement stores **from Oct. 17 through Oct. 29**. 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.

<b>THE HOME DEPOT</b>
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<b>10300 Coursey Boulevard Baton Rouge, LA</b>	<b>300 West Airline Highway Laplace, LA</b>
<b>LOWE'S</b>	
<b>9460 Cortana Place Baton Rouge, LA</b>	<b>10303 South Mall Drive Baton Rouge, LA</b>
<b>120 East Gloria Switch Road Lafayette, LA</b>	
<b>Stine Lumber</b>	
<b>6501 Ambassador Caffery Parkway Broussard, LA</b>	
<b>DOUG ASHY BUILDING MATERIALS STORE (OPEN THROUGH 10/22)</b>	
<b>302 East Texas Avenue Rayne, LA</b>	

**Total counseled through Community Education Outreach stores: 16,084**

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 [www.fema.gov/louisiana-disaster-mitigation](http://www.fema.gov/louisiana-disaster-mitigation). Additional information on Louisiana's disaster recovery can be found by visiting [fema.gov/disaster/4277](http://fema.gov/disaster/4277), [twitter.com/femaregion6](https://twitter.com/femaregion6), [twitter.com/FEMA](https://twitter.com/FEMA), [facebook.com/FEMA](https://facebook.com/FEMA), [fema.gov/blog](http://fema.gov/blog).

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

- **SBA** approved low-interest disaster loans of **\$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 **13,900** homeowners, renters and businesses.

### **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](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 Oct. 17, the NFIP authorized and issued more than **\$919 million** in payments to more than **29,300** policyholders so they can repair and rebuild.

### **Disaster Recovery Centers**

- **13** Disaster Recovery Centers are now open in the following parishes:

- Ascension (1), East Baton Rouge (6), Iberia (1), Lafayette (1), Livingston (1), Tangipahoa (2) and Vermilion (1)
- **Four** Mobile DRCs are open in East Baton Rouge (1) and Livingston (3) parishes.
- **Total: 17**

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 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](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).



FEMA

LA BEOC  
LOUISIANA BUSINESS EMERGENCY OPERATIONS CENTER

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## Private Sector Advisory

October 18, 2016  
DR-4277-LA | PSA #012

### FEMA Private Sector:

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[info@LABEOC.org](mailto:info@LABEOC.org)

### GOHSEP:

Michael Hamilton  
225-925-7556  
Michael.Hamilton@LA.GOV

## Flood Survivors May Be Eligible for Lodging Expense Reimbursement

Flood survivors who have registered with FEMA may be eligible for reimbursement if they had to pay out-of-pocket for temporary lodging because of flood damage to their primary residence.

You may be eligible for lodging expense reimbursement if you:

- register with FEMA;
- pass identity verification;
- verify occupancy in a primary residence within a declared parish;
- verify that their primary residence is uninhabitable or inaccessible;
- incurred disaster-related temporary lodging expenses on or after the incident period start date — in this case, Aug. 12;
- do not have insurance that would cover lodging and therefore duplicate benefits; and
- did not receive lodging assistance during the same time period.

Reimbursement funds are available for eligible applicants up to the maximum amount of financial assistance — \$33,000 — available through FEMA’s Individuals and Households Program. Applicants who have already received the maximum grant available will not be eligible for lodging expense reimbursement.

Survivors who are approved for lodging expense reimbursement must submit zero balance receipts to FEMA in order to receive payment. Reimbursement will not cover incidental costs such as phone calls, laundry, internet, pay-per-view, food, or pet care.

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## SBA Tops \$1 Billion in Disaster Assistance Loans

Associate Administrator James Rivera of the U.S. Small Business Administration’s (SBA) Office of Disaster Assistance announced today that SBA has approved more than \$1 billion in federal disaster loans for Louisiana businesses and residents impacted by severe storms and flooding that occurred Aug. 11-31, 2016.

(More)

NR 083

“When the rains hit Louisiana in August, SBA implemented many advancements and improvements in our disaster loan program, which meant that we didn't have to wait for the water to go down before rolling up our sleeves and getting to work,” said Rivera. “The steps we have taken thus far to enhance our loan processing capabilities are allowing us to approve disaster loans at a near-record pace. These loans are providing vital financial assistance to help Louisiana businesses and residents with their recovery.”

SBA representatives are still available at the federal-state Disaster Recovery Centers, SBA Business Recovery Centers and SBA Disaster Loan Outreach Centers throughout the affected areas to explain SBA's disaster loan program, help business owners and residents apply and close their approved disaster loans. Additional information and details on the location of centers is available by calling (800) 659-2955 or visiting SBA's website at <https://www.sba.gov/disaster>.

Businesses of all sizes and private nonprofit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. The SBA can also lend additional funds to help business and residents with the cost of making improvements that protect, prevent or minimize the same type of disaster damage from occurring in the future.

For small businesses and most private nonprofit organizations of all sizes, SBA offers Economic Injury Disaster Loans (EIDL) to help meet working capital needs caused by the disaster. EIDL assistance is available regardless of whether the business suffered any property damage.

Disaster loans up to \$200,000 are available to homeowners to repair or replace their damaged or destroyed primary residence. Homeowners and renters are eligible for up to \$40,000 to repair or replace damaged or destroyed personal property

Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloan.sba.gov/ela>.

The filing deadline to submit applications for property damage is Nov. 14, 2016. The deadline to submit economic injury applications is May 15, 2017.

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*To subscribe to future Private Sector Advisories, please send an email to [FEMA-4277-LA-External-Affairs@fema.dhs.gov](mailto:FEMA-4277-LA-External-Affairs@fema.dhs.gov) with "SUBSCRIBE" in the subject line. If you no longer wish to subscribe, please put "UNSUBSCRIBE" in the subject line. To partner with us in disseminating situational awareness and helpful information, contact Susan Langhoff or Mary Shafer by phone at 225-382-1496 or by clicking on the email address link above.*

(More)

*We urge everyone to continue to use caution in areas where floodwaters remain. Monitor DOTD's [www.511la.org](http://www.511la.org) website for updated road closure information. Look for advisories from your local authorities and emergency managers. You can find the latest information on the state's response at [www.emergency.la.gov](http://www.emergency.la.gov) GOHSEP also provides information on*

*Facebook and Twitter. You can receive emergency alerts on most smartphones and tablets by downloading the new Alert FM App. It is free for basic service. You can also download the Louisiana Emergency Preparedness Guide and find other information at [www.getagameplan.org](http://www.getagameplan.org).*

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at **800-621-FEMA (3362)**. For TTY call **800-462-7585**.*

*FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards. Follow us on Twitter at <https://twitter.com/femaregion6> and the FEMA Blog at <http://blog.fema.gov>.*

*The U.S. Small Business Administration is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling **(800) 659-2955**, emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) or visiting SBA's website at [SBA.gov/disaster](http://SBA.gov/disaster). Deaf and hard-of-hearing individuals may call **(800) 877-8339**.*