



FEMA

DR-4277-LA Daily Fact Sheet 01/11/2017 Day 151

Key Messages:

- **More than 50 percent of structures flooded in August were located in low-and moderate-risk areas. Properties in these areas account for more than 20 percent of the country's NFIP claims and receive a third of flood-related federal disaster assistance.**
- **The NFIP in Louisiana has spiked to more than 480,000 active policies following the March and August floods. That's an increase of more than 35,000 policies.**
 - **NFIP had the largest monthly increase of more than 20,000 policies from August to September last year. Ascension, East Baton Rouge and Livingston Parishes received the most damage from the 2016 floods and now account for more than 62,000 NFIP policies.**
- **Many who purchase flood insurance forget to buy coverage for contents.**
 - **Annual premiums for contents insurance in moderate- and low- risk areas range from \$48 to \$226 to assist with losses up to \$100,000.**
- **While an applicant may be able to recertify for the MHU beyond the dates specified in the original license agreement, the applicant will need to surrender the MHU if long-term housing becomes available.**
 - **Applicants should be aware of their community's regulations regarding the length of time mobile homes are allowed within the jurisdiction.**
- **MHUs are provided as temporary housing after a disaster. Under the Stafford Act, FEMA can only provide direct housing assistance for 18 months after the date of declaration, August 14, 2016. By that regulation, the MHU program in Louisiana will end in February, 2018.**
 - **All applicants living in MHUs must actively be seeking a permanent housing solution within the prescribed time frame. FEMA caseworkers meet regularly with applicants in MHUs to review their housing plans and offer assistance to those applicants so they can meet the prescribed time frame.**
- **As more rain and the severe weather season approaches, flood survivors should take precautions while living in MHUs and other temporary residences.**
 - **Safety and planning tips presented to survivors at MHU licensing in are also available online at: fema.gov/pdf/areyouready/areyouready_full.pdf.**
- **Rain has a significant effect on MHU installations. Using power tools and running wire while on ladders cannot be done in heavy rain. Hauling units across muddy yards is affected and gravel pads cannot be dug in very muddy conditions.**
- **An applicant for FEMA disaster aid is expected to accept the first offer of housing assistance.**
 - **An unwarranted refusal of assistance may result in denial of future FEMA housing help.**
- **FEMA assistance to schools in flood-affected Louisiana has now reached more than \$57 million with two recent grants:**
 - **More than \$3.7 million was awarded Central Private School and about \$500,000 went to Tanglewood Elementary School—both for temporary facilities and supplies.**
- **Contractors should not be paid for work that is not complete. Survivors should never hesitate to ask contractors for identification; take a photo of ID and license plate.**
- **Flood survivors should remain vigilant in hiring contractors; contractors must be licensed.**
 - **Consumers may report fraud or sign up for consumer alerts by calling Louisiana Attorney General's Consumer Protection Hotline at 800-351-4889 or visiting www.ag.state.la.us.**

- *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.*
 - *Understanding “substantial damage” and Increased Cost of Compliance can help you in flood recovery. See the media library at FEMA.gov for:*
 - *A graphic explaining steps for survivors’ before they begin to repair or rebuild;*
 - *A graphic on how National Flood Insurance Program policyholders may receive additional payments to comply with local regulations.*
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Individual Assistance Overview (as of 01/10/2017)

- Total individuals and families who have registered: **153,384**
- Total assistance approved: **\$749,826,754**
- Individual Total IHP disbursed: **\$750,112,774**
- Housing Assistance approved: **\$590,581,115**
- Other Needs Assistance approved: **\$159,245,639**
- Housing inspections issued/completed: **135,251 (99.9 percent completed)**
- Housing inspectors in the field: **8**
- Individuals and families checked into TSA: **1,270**
- Individuals and family visits to DRCs: **93,074**

Public Assistance Overview (as of 01/10/2017)

- Total obligated: **\$275,115,591**
- Number of Approved Requests for Public Assistance: **308**
- Kick-off Meetings: **2** scheduled, **289** completed
- **351** 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 now top **\$131 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 01/10/2017)

- **SBA** approved low-interest disaster loans of more than **\$1.2 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 **17,100** 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 have **180 days** following the date of loss to provide the completed, signed, and sworn-to proof of loss to the insurer. This extension **triples the 60-day** deadline NFIP usually requires.

NFIP Milestones

- As of Jan. 11, more than **29,500 NFIP claims** have been submitted with more than **\$2.2 billion** paid out to survivors.

Disaster Recovery Centers

- All closed as of Friday, Dec. 16, but several have transitioned to U.S. Small Business Administration disaster loan outreach centers.

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.