



FEMA

DR-4277-LA Daily Fact Sheet 02/07/2017 Day 178

Key Messages:

- **NFIP policyholders now have a total of 270 days from the date of their loss to return Proof of Loss forms to their flood insurance carrier.**
- **NFIP policyholders may submit a supplemental claim if they discover additional damage after their original Proof of Loss submission. Policyholders may also file an appeal if they reported a loss but disagree with the outcome.**
- **300 volunteer groups coordinate with FEMA to provide resources for unmet needs.**
- **Volunteers have contributed 750,000 hours to help Louisianans affected by the August floods; they have mucked out nearly 3,400 homes and helped to repair others.**
- **With tax season here, FEMA reminds disaster survivors that federal disaster assistance funds are not considered taxable income for either IRS or Social Security purposes.**
 - **More information regarding the IRS disaster-related tax relief is available online at <https://www.irs.gov/uac/around-the-nation-louisiana> or by phone at 866-562-5227.**
- **An additional \$2.4 million in disaster assistance has just been obligated for Ascension Parish schools. This now brings the total to about \$60 million for Louisiana schools damaged during the August flood. The latest assistance for Ascension Parish schools includes:**
 - **The Distribution Center: \$488,000 to remove and clean flood damage. The center supports school logistics through its warehouse, school bus maintenance garage and distribution center.**
 - **Lake Elementary: \$930,000 to remove and clean flood damage.**
 - **St. Amant Middle and St. Amant Primary—located at the same property—have been awarded \$575,000 to remove and clean flood damage.**
 - **St. Amant Middle: \$367,000 for a temporary kitchen facility to service students there**
- **Now that recovery centers have closed, crisis counselors are canvassing flood-affected communities throughout Louisiana to offer free disaster crisis counseling.**
 - **Survivors who wish to speak to Louisiana Spirit counselors may call 866-310-7977.**
- **For personal property to be FEMA-eligible for repair or replacement, it must be significantly damaged or destroyed by the event, owned by the household and no other item can be used in its place.**
 - **For example, a refrigerator in the kitchen may not be repaired or replaced if a working second refrigerator exists somewhere else in the house.**
- **Flood survivors' homes are determined to be safe, sanitary and functional when they meet the following conditions:**
 - **The exterior is structurally sound, including the doors, roof and windows.**
 - **The interior's habitable areas are structurally sound, including the ceiling and floors.**
 - **The electricity, gas, heat, plumbing, and sewer and septic systems function properly.**
 - **The home is capable of operating for its intended purpose.**
- **The State of Louisiana, FEMA and voluntary agency staff are working closely with flood survivors to develop their long term housing plans. To assist in this targeted outreach, FEMA recently deployed additional applicant services staff as members of the teams who will conduct this outreach.**
- **Should an applicant find long-term housing and want to move out of an MHU immediately, they should contact the FEMA representatives working with them on their housing plans.**

Individual Assistance Overview (as of 02/07/2017)

- Total individuals and families who have registered: **153,397**
- Total assistance approved: **\$755,511,369**
- Individual Total IHP disbursed: **\$755,501,548**
- Housing Assistance approved: **\$594,466,917**
- Other Needs Assistance approved: **\$161,044,452**
- Housing inspections issued/completed: **135,431 (99 percent completed)**
- Housing inspectors in the field: **4**
- Individuals and families checked into TSA: **986**

Public Assistance Overview (as of 02/07/2017)

- Total obligated: **\$294,226,470**
- Number of Approved Requests for Public Assistance: **308**
- Kick-off Meetings: **2** scheduled, **296** completed
- **452** 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 **\$134 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 02/07/2017)

- **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 **17,223** 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 **270 days** following the date of loss to provide the completed, signed, and sworn-to proof of loss to the insurer. This extension more than **quadruples** the **60-day** deadline NFIP usually requires.

NFIP Milestones

- As of Feb. 7, more than **29,500 NFIP claims** have been submitted with nearly **\$2.3 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.