



# FEMA

**DR-4277-LA**  
**Fact Sheet**  
**03/21-23/2017**  
**Days 221-223**

## Key Messages

- *Essential to Louisianans' recovery from the August floods is the development of a permanent housing plan as soon as possible—well before the period of eligibility for assistance ends February, 2018.*
  - *Continued federal assistance requires survivors to demonstrate they are actively working toward achieving a long-term housing plan now.*
  - *A plan can include proof such as a repair invoice or a lease for a new home.*
- *An additional \$6.6 million has been obligated to help schools devastated by the August floods move forward with repairs and rebuilding efforts. This brings the total to nearly \$67 million FEMA has obligated for Louisiana schools.*
- *As of March 20, 2017 FEMA has obligated \$317,157,862 to reimburse local and state governments as well as certain private nonprofits for the repair or replacement of disaster-damaged facilities and infrastructure. The funds also cover debris removal and emergency response activities.*
- *As of March 20, Louisiana flood survivors of the August, 2016 floods have received a total of \$761,015,704 in assistance through FEMA's Individuals and Households program.*
  - *That assistance goes toward both housing repairs and rental help as well as other needs assistance, including money for eligible personal property, transportation, medical and other disaster-related expenses.*
- *NFIP policyholders may appeal insurance claim decisions if a loss was reported following the August floods.*
  - *You may file an appeal if you're an NFIP policyholder and have received a written denial of your claim.*
  - *Your appeal cannot add coverage or claim limits that exceed your NFIP policy.*
- *There is at least a 1 in 4 chance of flooding during a 30-year mortgage in high-risk areas.*
- *Zones determine flood insurance premium rates for residents based on the risk of flooding.*
  - *Flood risks can change over time but now is the time to buy flood insurance.*
- *To find your community's floodplain administrator or permitting official, visit the Louisiana Department of Transportation and Development's website at [www.dotd.la.gov/lafloods/community\\_contacts.aspx](http://www.dotd.la.gov/lafloods/community_contacts.aspx).*
- *In thinking about buying flood insurance as the severe weather season approaches, survivors should keep in mind there's a 30-day waiting period from date of purchase before the NFIP policy goes into effect.*
- *FEMA's Transitional Sheltering Assistance (TSA) program has been extended one month for Louisiana survivors affected by the August floods.*
  - *Eligible survivors may now stay in participating hotels/motels through the night of April 10, 2017 with check out Tuesday, April 11, 2017.*
  - *Following a mid-extension review of the TSA program, a number of applicants may be found ineligible for continued hotel stays as of Saturday, March 25, 2017 with checkout on Sunday, March 26, 2017.*
    - *Applicants in the FEMA-supported program are alerted to their eligibility status either by phone or by case workers assigned to assist with long-term housing decisions.*
- *Applicants leaving hotels by April 11, 2017 have other options for onward housing:*
  - *They are returning to their damaged dwellings.*

- They have found new rental units or HUD-affiliated housing solutions.
- They are moving in with family or friends.
- They are transferring into Direct Housing such as a mobile housing unit (MHU) or the multi-family lease and repair program (MLRP) apartment building.
- Flood survivors who still have needs left unresolved by other disaster recovery avenues are encouraged to contact the Disaster Case Management Program (DCMP) for help in planning their path to recovery.
  - The contact number is 844-581-2207 or via email at [DCMPinfo@la.gov](mailto:DCMPinfo@la.gov).

#### **Individual Assistance Overview (as of 03/20/2017)**

- Total individuals and families who have registered: **153,407**
- Total assistance approved: **\$762,450,848**
- Individual Total IHP disbursed: **\$761,015,704**
- Housing Assistance approved: **\$600,148,276**
- Other Needs Assistance approved: **\$162,302,571**
- Housing inspections issued/completed: **135,665 (99 percent completed)**
- Housing inspectors in the field: **2**
- Individuals and families checked into TSA: **368**

#### **Public Assistance Overview (as of 03/20/2017)**

- Total obligated: **\$317,157,862**
- Number of Approved Requests for Public Assistance: **303**
- Kick-off Meetings: **0** scheduled, **302** completed
- **630** 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 now tops **\$137 million**. Rental assistance for temporary housing is for those whose homes are unlivable. Initial assistance is for up to two months.

#### **U.S. Small Business Administration (as of 03/16/2017)**

- **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 **17,399** 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 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 03/16/17 more than **29,500 NFIP claims** have been submitted with nearly **\$2.4 billion** paid out to survivors.

### **Mitigation**

- For mitigation information visit [www.fema.gov/Louisiana-Disaster-Mitigation](http://www.fema.gov/Louisiana-Disaster-Mitigation).

## **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).