Guidance and information to share with elected officials and constituents during and after a federally declared disaster.

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Contents

Federal and State Declarations 5
FEMA Disaster Declaration for Louisiana – Laura 5
SBA Disaster Declaration for Louisiana – Laura 5
Disaster Data and Imagery – Laura 5
Key Disaster Numbers (Updated by FEMA on Mondays) – Laura 6
FEMA Disaster Declaration for Louisiana – Delta 6
SBA Disaster Declaration for Louisiana – Delta 7
Disaster Data and Imagery – Delta 7
Key Disaster Numbers (Updated by FEMA on Mondays) – Delta 8
How Can My Parish Be Added To The Declaration? 8
Status of FEMA Disaster Relief Fund 8
Parishes Seeking Federal Declaration 9
Mosquito Abatement 11
Public Assistance (Limited to Category A and B) 12
Assistance for Individuals and Businesses 13
About Federal Disaster Assistance 13
Community Development Block Grant for Disaster Recovery (CDBG-DR) 14
Duplication of Benefits (DOB) 14
Registering with FEMA for Individual Assistance 14
Assistance to Individuals and Households Offered by FEMA 15
Appeal Rights: 18
Missing FEMA Checks 18
Shelters 18
Transitional Sheltering Assistance (TSA) (Governor has only requested THUs for Laura) ... 18
Temporary Housing Units (THUs) 19
Other Shelter/Housing Options 19
Disaster Recovery Centers 20
Blue Roof Program 21
U.S. Small Business Administration (SBA) Disaster Loans Assistance 22
SBA Disaster Assistance Customer Service Center 23
SBA Business Recovery Centers (BRC) 23
Immediate Unmet Needs and Assistance in non-Federal Declared Parishes 24
Disaster Supplemental Nutrition Assistance (Food Stamps) Program (D-SNAP) 24

Disaster Unemployment Assistance 25
Medical Needs 26
Assistance for Individuals Homeless Prior to Disaster 28
Help for Individuals and Business with Finances 29
General Financial Issues 29
Mortgage Issues 29
Student Loans 31
Taxes 31
Help for Individuals and Businesses with Rebuilding and Replacing Items 35
Consumer Protection and Tips 35
Report Fraud 35
Tips of Hiring a Contractor 35
Mold Remediation 36
Clean Up Advice 37
Free Cleanup Help and Volunteer Opportunity 37
Other Federal Home Repair Financing Programs 37
Recently Damaged Properties 41
Substantially Damaged Properties 42
Repairs to Damaged Land and Infrastructure 47
FEMA Individual Assistance for Damaged Vehicles 48
Replacing Lost or Damaged Documents in Louisiana 48
Legal Assistance 50
Miscellaneous 53
The National Emergency Family Registry and Locator System (NEFRLS) 53
American Red Cross Safe and Well 53
Volunteer or Donations Opportunities 53
Contracting Opportunities 54
Reinterment 55
Agriculture Assistance (Not Available At This Time) 56
Crop Insurance 56
Noninsured Crop Disaster Assistance Program (NAP) 56
Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP) 57
Emergency Conservation Program (ECP) 58
Livestock Indemnity Program (LIP) 58

Tree Assistance Program (TAP) 59
Farm Service Agency Emergency Loan Program 59

Federal and State Declarations

FEMA Disaster Declaration for Louisiana – Laura

On August 28, 2020, Emergency Declaration (EM) 3538 was replaced by Disaster Declaration (DR) 4559. The following is provided under DR-4559:

Individual Assistance (IA)
Acadia, Allen, Beauregard, Caddo, Calcasieu, Cameron, Grant, Jackson, Jefferson Davis, La Salle, Lincoln, Morehouse, Natchitoches, Ouachita, Rapides, Sabine, St. Landry, Union, Vermilion, Vernon, and Winn Parishes.

Public Assistance (PA), Category A (debris removal)
Acadia, Allen, Beauregard, Bienville, Bossier, Calcasieu, Cameron, Catahoula, Claiborne, Evangeline, Grant, Jackson, Jefferson Davis, LaSalle, Lafayette, Lincoln, Morehouse, Natchitoches, Ouachita, Pointe Coupee, Rapides, Sabine, St. Landry, St. Martin, St. Mary, Union, Vermilion, Vernon, Webster, West Feliciana, and Winn Parishes.

Public Assistance (PA), Category B (emergency protective measures)
All Parishes.

Public Assistance (PA), Category C – G (permanent work / repairs)
Acadia, Allen, Beauregard, Bienville, Calcasieu, Cameron, Claiborne, Evangeline, Grant, Jackson, Jefferson Davis, Lafayette, La Salle, Lincoln, Morehouse, Natchitoches, Ouachita, Pointe Coupee, Sabine, St. Landry, St. Martin, Rapides, Union, Vermilion, Vernon, Webster, West Feliciana, and Winn Parishes

Hazard Mitigation (HM)
All areas of the State.

SBA Disaster Declaration for Louisiana – Laura

On August 29, 2020, the SBA issued a Disaster Declaration making SBA Disaster Assistance Loans and Economic Injury Disaster Loans available. Subsequent amendments have had added more parishes.

Currently, SBA Disaster Assistance Loans and Economic Injury Disaster Loans are available in Acadia, Allen, Beauregard, Calcasieu, Cameron, Grant, Jackson, Jefferson Davis, Lincoln, Morehouse, Natchitoches, Ouachita, Rapides, Sabine, Union, Vermilion, Vernon, and Winn.

Only Economic Injury Disaster Loans are available in Avoyelles, Bienville, Caldwell, Claiborne, De Soto, Evangeline, Iberia, La Salle, Lafayette, Red River, Richland, St. Landry and West Carroll.

Disaster Data and Imagery – Laura

https://maps.disasters.nasa.gov/arcgis/apps/MinimalGallery/index.html?appid=671b086cb31b4c5baabd644ac9c538b7

Key Disaster Numbers (Updated by FEMA on Mondays) – Laura

IA Daily Snapshot COB: 10-18-2020 (Laura)	
Total Regs	211,606
Breakdown	
Registrations Approved	65,347
Registrations Ineligible*	49,295
Registrations Pending**	11,865
No Decision (Insurance)***	47,354
Withdrawn****	1,950
Undesignated Parishes*****	6,248
Not Referred to IHP******	29,547
IHP $$ Approved	$175,081,531.43
HA $$ Approved	$119,326,491.29
ONA $$ Approved	$55,755,040.14
IHP $$ Disbursed	$172,059,640.79
HA $$ Disbursed	$117,082,809.29
ONA $$ Disbursed	$54,976,831.50
Inspections Issued	91,258
Inspections Returned	90,268
Outstanding	990
% Complete	98.92%
Inspectors assigned	71
Max Award	63
Max $ Award Disbursed	$2,238,352.32
# DRCs Open	13
CUM DRC Activity	18,839

* Ineligible for various reasons such as insufficient damage, etc.
** Pending review of registration
*** No decision while awaiting insurance documents
**** Registration withdrawn either by applicant or for failure to return contact by inspector
***** Registration from undeclared parish
****** Not referred to IHP for various reasons such as not primary residence, business damage, etc.

FEMA Disaster Declaration for Louisiana – Delta
On October 16, 2020, Emergency Declaration (EM) 3547 was replaced by Disaster Declaration (DR) 4570. The following is provided under DR-4570:

Individual Assistance (IA)
Acadia, Calcasieu, Cameron, Jefferson Davis, and Vermilion Parishes.

Public Assistance (PA), Category A (debris removal)
Acadia, Calcasieu, Cameron, Jefferson Davis, and Vermilion Parishes

Public Assistance (PA), Category B (emergency protective measures)
Acadia, Calcasieu, Cameron, Jefferson Davis, and Vermilion Parishes

Under EM 3547
FEMA is authorized to provide Public Assistance Category B emergency protective measures, including direct Federal assistance for the parishes of Acadia, Allen, Ascension, Assumption, Avoyelles, Beauregard, Calcasieu, Cameron, Catahoula, Concordia, East Baton Rouge, East Feliciana, Evangeline, Iberia, Iberville, Jefferson, Jefferson Davis, Livingston, Lafayette, Lafourche, Orleans, Ouachita, Plaquemines, Pointe Coupee, Rapides, St. Bernard, St. Charles, St. Helena, St. James, St. John the Baptist, St. Landry, St. Martin, St. Mary, St. Tammany, Tangipahoa, Tensas, Terrebonne, Vermilion, Washington, West Baton Rouge, and West Feliciana.

FEMA is also authorized to provide Public Assistance Category B emergency protective measures, limited to direct federal assistance for the parishes of Bienville, Bossier, Caddo, Caldwell, Claiborne, De Soto, East Carroll, Franklin, Grant, Jackson, La Salle, Lincoln, Madison, Morehouse, Natchitoches, Red River, Richland, Sabine, Union, Vernon, Webster, West Carroll, and Winn.

Public Assistance (PA), Category C – G (permanent work / repairs)
None at this time.

Hazard Mitigation (HM)
All areas of the State.

SBA Disaster Declaration for Louisiana – Delta
On October 16, 2020, the SBA issued a Disaster Declaration making SBA Disaster Assistance Loans and Economic Injury Disaster Loans available. Subsequent amendments have had added more parishes.

Currently, SBA Disaster Assistance Loans and Economic Injury Disaster Loans are available in Acadia, Calcasieu, Cameron, Jefferson Davis, and Vermilion.

Only Economic Injury Disaster Loans are available in Allen, Beauregard, Evangeline, Iberia, Lafayette, and St. Landry.

Disaster Data and Imagery – Delta

Key Disaster Numbers (Updated by FEMA on Mondays) – Delta

IA Daily Snapshot COB: 10-18-2020 (Delta)	
Total Regs	11,111
Breakdown	
Registrations Approved	3
Registrations Ineligible*	1,895
Registrations Pending**	3,567
No Decision (Insurance)***	2,458
Withdrawn****	0
Undesignated Parishes*****	1,493
Not Referred to IHP******	1,695
IHP $$ Approved	$6,074
HA $$ Approved	$6,074
ONA $$ Approved	
IHP $$ Disbursed	
HA $$ Disbursed	
ONA $$ Disbursed	
Inspections Issued	537
Inspections Returned	87
Outstanding	450
% Complete	16.20%
Inspectors assigned	64
Max Award	0
Max $ Award Disbursed	
# DRCs Open	
CUM DRC Activity	

How Can My Parish Be Added To The Declaration?

Anyone living in a Parish that was not declared should report their damages to their local Office of Emergency Preparedness (OEP). Parish contacts can be found at: https://gohsep.la.gov/ABOUT/PARISHPA. The Parish will need the information to complete a Preliminary Damage Assessment (PDA) that would justify a Disaster Declaration for their Parish. Since this process can take up to two weeks, it is important that the damages be identified as quickly as possible.

Status of FEMA Disaster Relief Fund

FEMA's DRF currently has a balance of $58 billion and FEMA has no unmet needs. FEMA estimates that it will have adequate resources to address the response efforts within current balances (e.g., Hurricane Rita's total disaster cost was $4 billion, which equates to about $5.4 billion in today's dollars).

Parishes Seeking Federal Declaration

- To qualify for a federal disaster declaration during the **Fiscal Year 2020**, both the State as a whole and the Parish must meet an expense threshold. The State threshold is $1.53 per capita in 2010 census, or $6,936,059, while the Parish threshold is $3.84 per person. A Parish must submit a Preliminary Damage Assessment (PDA) to GOHSEP reporting and documenting estimates of all damages and expenses under all Public Assistance (PA) Categories. The threshold does not include damages outside of PA such as individual homes, businesses, and crops. Cover October 1, 2019 – September 30, 2020 which included Laura.

  2020 Parish Thresholds

Parish	2020 Threshold	Parish	2020 Threshold
Acadia	237,208.32	Madison	46,437.12
Allen	98,933.76	Morehouse	107,439.36
Ascension	411,705.60	Natchitoches	151,933.44
Assumption	89,936.64	Orleans	1,320,303.36
Avoyelles	161,560.32	Ouachita	590,284.80
Beauregard	136,911.36	Plaquemines	88,481.28
Bienville	55,115.52	Pointe Coupee	87,559.68
Bossier	449,199.36	Rapides	505,393.92
Caddo	979,080.96	Red River	34,909.44
Calcasieu	740,229.12	Richland	79,584.00
Caldwell	38,906.88	Sabine	93,054.72
Cameron	26,261.76	St. Bernard	137,844.48
Catahoula	39,962.88	St. Charles	202,675.20
Claiborne	66,028.80	St. Helena	43,019.52
Concordia	79,956.48	St. James	84,871.68
De Soto	102,359.04	St. John the Baptist	176,348.16
East Baton Rouge	1,690,256.64	St. Landry	320,194.56
East Carroll	29,794.56	St. Martin	200,294.40
East Feliciana	77,825.28	St. Mary	209,856.00
Evangeline	130,498.56	St. Tammany	897,561.60
Franklin	79,745.28	Tangipahoa	465,012.48
Grant	85,666.56	Tensas	20,167.68
Iberia	281,241.60	Terrebonne	429,542.40
Iberville	128,206.08	Union	87,248.64
Jackson	62,492.16	Vermilion	222,716.16
Jefferson	1,660,999.68	Vernon	200,962.56
Jefferson Davis	121,320.96	Washington	181,125.12
Lafayette	850,859.52	Webster	158,234.88
Lafourche	369,861.12	West Baton Rouge	91,345.92
La Salle	57,177.60	West Carroll	44,559.36
Lincoln	179,462.40	West Feliciana	60,000.00
Livingston	491,619.84	Winn	58,801.92

- To qualify for a federal disaster declaration during the **Fiscal Year 2021**, both the State as a whole and the Parish must meet an expense threshold. The State threshold is $1.55 per capita in 2010 census, or $7,026,726.60, while the Parish threshold is $3.89 per person. A Parish must submit a Preliminary Damage Assessment (PDA) to GOHSEP reporting and documenting estimates of all damages and expenses under all Public Assistance (PA) Categories. The threshold does not include damages outside of PA such as individual homes, businesses, and crops. Cover October 1, 2020 – September 30, 2021 which includes Delta.

  2021 Parish Thresholds

Parish	2021 Threshold	Parish	2021 Threshold
Acadia	240,296.97	Madison	47,041.77
Allen	100,221.96	Morehouse	108,838.31
Ascension	417,066.35	Natchitoches	153,911.74
Assumption	91,107.69	Orleans	1,337,494.81
Avoyelles	163,663.97	Ouachita	597,970.80
Beauregard	138,694.06	Plaquemines	89,633.38
Bienville	55,833.17	Pointe Coupee	88,699.78
Bossier	455,048.31	Rapides	511,974.57
Caddo	991,829.41	Red River	35,363.99
Calcasieu	749,867.52	Richland	80,620.25
Caldwell	39,413.48	Sabine	94,266.37
Cameron	26,603.71	St. Bernard	139,639.33
Catahoula	40,483.23	St. Charles	205,314.20
Claiborne	66,888.55	St. Helena	43,579.67
Concordia	80,997.58	St. James	85,976.78
De Soto	103,691.84	St. John the Baptist	178,644.36
East Baton Rouge	1,712,265.19	St. Landry	324,363.76
East Carroll	30,182.51	St. Martin	202,902.40
East Feliciana	78,838.63	St. Mary	212,588.50
Evangeline	132,197.76	St. Tammany	909,248.60
Franklin	80,783.63	Tangipahoa	471,067.33
Grant	86,782.01	Tensas	20,430.28
Iberia	284,903.60	Terrebonne	435,135.40
Iberville	129,875.43	Union	88,384.69
Jackson	63,305.86	Vermilion	225,616.11
Jefferson	1,682,627.28	Vernon	203,579.26
Jefferson Davis	122,900.66	Washington	183,483.52
Lafayette	861,938.42	Webster	160,295.23
Lafourche	374,677.02	West Baton Rouge	92,535.32
La Salle	57,922.10	West Carroll	45,139.56
Lincoln	181,799.15	West Feliciana	60,781.25
Livingston	498,021.14	Winn	59,567.57

- Any Parish seeking a federally declared disaster should work with their Regional Coordinator at GOHSEP to submit a Preliminary Damage Assessment (PDA) through WebEOC that documents sufficient damages to warrant a federal declaration. Additional information on WebEOC is at http://gohsep.la.gov/RESPOND/REQUEST-RESOURCES/WEB-EOC and the PPDA process is available starting on Page 127 of GOHSEP's *Louisiana Elected Officials Emergency Management Manual* available at http://gohsep.la.gov/Portals/0/Documents/Elected_Officials_Manual_2015.pdf

- Even if the Governor has submitted a declaration request to FEMA and the President, the Parish should continue to update GOHSEP on damages. In the past the Governor has declared disasters for Parishes that had not submitted enough documented damages to meet federal disaster criteria.

- The Parish should also submit their Economic Impact Statement to GOHSEP. A check list is available at http://gohsep.la.gov/Portals/0/Documents/Publications/PDD_Checklist.pdf.

- If a Parish is having trouble reaching their Regional Coordinator or SAL may contact Allison Hadley with GOHSEP at (225) 339-3798, (225) 718-1815, or allison.hadley@la.gov

Mosquito Abatement

Additional Mosquito Abatement efforts may be covered under Public Assistance if necessary.

As of the morning of September 4, 2020, the State was working on a plan to do multi-parish mosquito abatement. The State was still determining its control vectors and developing the scientific/medical justification for the areas it would target. FEMA stated it was awaiting on the State's plans so FEMA could determine if it is eligible for reimbursement.

Since it takes way too long to have the State do a contract, parish who do not wish to wait on the State may amendment their existing Mosquito Abatement contracts. Each parish will have to work with LDH to complete a form and provide data supporting the need from additional abatement efforts in order to qualify for reimbursement from FEMA. Parishes seeking FEMA reimbursement of these efforts should contact LDH at:

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On October 20, FEMA contracted an Air Force C-130 to spray Acadia, Calcasieu, Cameron, Iberia, Jefferson Davis, Lafayette and Vermilion parishes.

Public Assistance (Limited to Category A and B)

- Public Assistance provides a reimbursement from FEMA of 75% of the cost for debris removal, emergency protective measures, and the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain Private Non-Profit (PNP) organizations. The PA Program also encourages protection of these damaged facilities from future events by providing assistance for hazard mitigation measures during the recovery process.

- **Parish and Local Officials should work closely with their Parish Office of Emergency Preparedness and GOHSEP on all aspects of disaster response and recovery. Failure to strictly follow and document the requirements for Public Assistance could prevent the Parish or municipality from being eligible for PA from FEMA.**

- In Calendar Year 2020, if the Public Assistance (PA) expenditures exceed $149 per individual in the 2010 Census, the cost share for PA becomes 90/10. The current qualifying threshold is $675,472,428. https://www.federalregister.gov/documents/2020/02/06/2020-02298/notice-of-adjustment-of-statewide-per-capita-indicator-for-recommending-a-cost-share-adjustment

- PA applicants having problems submitting PA request through Louisianapa.com can submit request to rpa.help@la.gov.

- GOHSEP has all of their publications to assist Public Assistance applicants available at http://gohsep.la.gov/RESOURCES/OVERVIEW/PUBLICATIONS. The Regional Coordinator or State Applicant Liaison (SAL) at GOHSEP can answer question and help with submissions.

Assistance for Individuals and Businesses

About Federal Disaster Assistance

Federal disaster assistance is typically paid out after regular insurance in the following order per type of structure. Maintaining mandatory insurance is a requirement for eligibility for federal assistance for structural damages. Contents coverage is optional for homeowners. Flood insurance policies are per structure with an additional policies required for each shed and structure on the property. To receive FEMA Individual Assistance for either Repairs or Personal Property, the FEMA calculated loss for each type must be more than the total amount one receives from insurance proceeds and an SBA Disaster Assistance Loan as long as the total of the insurance and loan are not equal to or greater than $35,500 - Laura and $36,00 - Delta.

Owner Occupied Home	Home and Flood Insurance (NFIP Max $250,000 Structure & $100,000 Contents)
	SBA Disaster Assistance Loan (Max $200,000 Structure & $40,000 Contents)
	FEMA Individual and Household Assistance (Max $35,500 - Laura & $36,000 - Delta)

- SBA and FEMA not available if home is located in a flood zone and was required to have flood insurance due to a mortgage or federal disaster assistance was previously received.
- SBA Disaster Assistance Loan eligibility and interest rates based on credit. Cannot exceed damage – insurance proceeds

Renter	Renters and Flood Insurance (NFIP Max $100,000 Contents)
	SBA Disaster Assistance Loan (Max $40,000 Contents)
	FEMA Individual and Household Assistance (Max $35,500 - Laura & $36,000 - Delta)

- SBA and FEMA not available for contents if you live in a flood zone and previously received federal disaster assistance.
- SBA Disaster Assistance Loan eligibility and interest rates are based on credit. Cannot exceed damages minus insurance proceeds

Business including rental properties	Business and Flood Insurance (NFIP Max $500,000 & $100,000 Contents)
	SBA Disaster Assistance Loan (Max $2,000,000)

- SBA not available if the structure is located in a flood zone and was required to have flood insurance due to a mortgage or federal disaster assistance was previously received.
- SBA Disaster Assistance Loan eligibility and interest rates based on credit. Cannot exceed damages minus insurance proceeds

Secondary homes or vacation properties	Home and Flood Insurance (NFIP Max $250,000 Structure)

- SBA and FEMA not available.

Community Development Block Grant for Disaster Recovery (CDBG-DR)
Congress may provide CDBG-DR funding should the damages be severe. CDBG-DR funding is not guaranteed and is often passed months after a disaster. CDBG-DR is a grant program targeted to low-income households for whom the previously mentioned disaster assistance was insufficient. As a result, 70 percent of beneficiaries must be Low- and Moderate-Income Persons unless a State requests and is granted a 50 percent waiver.

Duplication of Benefits (DOB)
When the federal government first became involved in providing disaster assistance in the 60s and 70s, it relied on loans and added grants to assist those that could not qualify a loan or a loan large enough to meet all of their needs. By requiring a loan whenever possible, it incentives people to properly insure their home and penalizes those that fail to properly insure their home. To ensure no one received more in assistance than their actual losses, DOB rules were put in place that say before an agency can provide federal funds to a disaster victim, they must first determine their loss and subtract any assistance they have already received from a government or charity.

The DOB rules apply separately to each form of assistance (i.e. repairs, contents, travel, rental assistance, etc.). For example, assistance received for contents and rental assistance, do not count towards assistance one would receive for repairs.

In October 2018, Congress passed and President Trump signed into law a temporary repeal of the DOB rule when it comes to CDBG-DR funds and SBA Disaster loans for disasters declared between January 1, 2016 and December 31, 2021. The full HUD rule implementing the repeal can be found at
https://www.hud.gov/sites/dfiles/Main/documents/6169-N-01_Main_DOB_Notice.pdf.

Registering with FEMA for Individual Assistance

- Once a declaration including Individual Assistance has been made, individuals and business owners who sustained losses in the designated area can apply for assistance by registering at:

  Computer: www.DisasterAssistance.gov

  Phone: 1-800-621-FEMA (3362)

  Web enabled mobile device: m.fema.gov

  FEMA App: https://www.fema.gov/mobile-app (Google Play, App Store, Blackberry)

  Speech disability or hearing loss and use TTY, should call 1-800-462-7585

  Those who use 711 or Video Relay Service (VRS), call 1-800-621-3362

- The FEMA registration system will accept registration at any time; however, if there is no federal declaration for your parish, the applications will be rejected. If you are rejected for

filing too early and reapply after a declaration, it will cause some confusion because FEMA will have two registrations.

- Individual interested in additional information on the Individual and Household Assistance Program (i.e. what is offered, the home inspection, and appeals) can go to https://www.fema.gov/individual-disaster-assistance.

- Additional information on FEMA's remote inspection process may be found at https://www.fema.gov/fact-sheet/individual-and-households-program-remote-inspections.

Assistance to Individuals and Households Offered by FEMA

The Individuals and Households Program (IHP) provides financial help or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means. The examples below are not a complete list. There are two limits of $35,500 – Laura and $36,000 – Delta for FEMA IHP programs. There is one limit for home repairs and a separate limit for all other assistance. Previously, there was one limit for all forms of assistance.

Additionally, flood insurance may be required as indicated below. These forms of help are available and are further described below: Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

Housing Assistance

Temporary Housing: Money to rent a different place to live or a temporary housing unit (when rental properties are not available). FEMA offers a separate Transitional Sheltering Assistance (TSA) that provides hotel/motel stays, apartment rental, and manufactured housing (trailer). TSA does not count toward IHP.

Repair: Money for homeowners to repair damage from the disaster that is not covered by insurance or SBA Disaster Assistance Loans. The goal is to repair the home to a **habitable** condition. FEMA may provide up to the IHP maximum for home repair. The homeowner may apply for a Small Business Administration disaster loan to cover additional repair costs. **FEMA will not pay to return a home to its pre-disaster condition.** Perpetual flood insurance will be required if the home has flood damage and is in a Special Flood Hazard Area (Flood Zone). Repair and replacement items may include:

- Structural parts of a home (foundation, outside walls, roof);
- Windows, doors, floors, walls, ceilings, cabinetry;
- Septic or sewage system;
- Well or other water system;
- Heating, ventilating, and air conditioning system;
- Utilities (electrical, plumbing, and gas systems);

- Entrance and exit ways from the home, including privately owned access roads, and;
- Blocking, leveling, and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks.

Replacement: Money to replace a disaster-damaged home, **under rare conditions**, if this can be done with limited funds. FEMA may provide up to the IHP maximum for home replacement. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local building codes related to flooding.

Semi-Permanent or Permanent Housing Construction: Direct assistance or money for the construction of a home. **This type of assistance occurs only in very unusual situations**, in locations specified by FEMA, where no other type of housing assistance is possible. Construction shall follow current minimal local building codes and standards where they exist, or minimal acceptable construction industry standards in the area. Construction will aim toward average quality, size, and capacity, taking into consideration the needs of the occupant. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local building codes related to flooding.

Other Needs Assistance

Other Needs Assistance provides grants for uninsured, disaster-related necessary expenses and serious needs. Flood insurance may be required on insurable items (personal property) if they are to be located in a Special Flood Hazard Area. Assistance includes:

- Medical and dental expenses
- Funeral and burial costs
- Repair, cleaning, or replacement of:
  - Clothing
  - Household items (room furnishings, appliances)
  - Specialized tools or protective clothing and equipment required for your job
  - Necessary educational materials (computers, school books, supplies)
- Clean-up items (wet/dry vacuum, air purifier, dehumidifier) Fuel for primary heat source (heating oil, gas)
- Repairing or replacing vehicles damaged by the disaster, or providing for public transportation or other transportation costs
- Moving and storage expenses related to the disaster (including storage or the return of property to a pre-disaster home)
- Other necessary expenses or serious needs (for example, towing, or setup or connecting essential utilities for a housing unit not provided by FEMA)
- The cost of a National Flood Insurance Program group flood insurance policy to meet the flood insurance requirements

Conditions and Limitations of IHP Assistance

Residency status in the United States and its territories: To be considered for disaster housing assistance, the applicant, or a household member, must provide proof of identity and sign a declaration stating that they are a United States citizen, a non-citizen national, or a qualified alien.

Supplemental Assistance: Disaster housing assistance is not intended to substitute for private recovery efforts, but to complement those efforts when needed. FEMA expects minor housing damage or the need for short-term shelter to be addressed by homeowners or tenants. Furthermore, the Disaster Housing Program is not a loss indemnification program and does not ensure that applicants are returned to their pre-disaster living conditions.

Household Composition: People living together in one residence before the disaster are expected to continue to live together after the disaster. **Generally, assistance is provided to the pre-disaster household as a unit.** If, however, the assistance provided to the household is not shared, or if the new residence is too small or causes undue hardship, members of the household may request assistance separate from their pre-disaster household.

Type of Assistance: Generally, more than one type of IHP assistance may be provided to the household. Only FEMA has the authority to determine which type of assistance is most appropriate for the household and the period of assistance to be covered.

Proper Use of Assistance: All financial assistance provided by FEMA should be used as specified in writing: to rent another place to live, to make the home repairs identified by FEMA, or to replace or repair personal property. Failure to use the money as specified may result in ineligibility for additional assistance. All money provided by FEMA is tax-free.

Documentation: Applicants are responsible for providing all documentation necessary for FEMA to evaluate eligibility. Applicants may need to provide proof of occupancy, ownership, income loss, and/or information concerning their housing situation prior to the disaster. Applicants should keep all receipts and records for any housing expenses incurred as a result of the disaster. This includes receipts for repair supplies, labor, and rent payments.

Insurance: If applicants have insurance, any assistance provided by FEMA should be considered an advance and must be repaid to FEMA upon receipt of an insurance settlement payment. If the settlement is less than FEMA's estimated cost to make the home habitable, applicants may qualify for funds to supplement their insurance settlement, but only for repairs relating to the home's habitability. FEMA does not provide replacement value amounts or assistance with non-essential items.

Duration of Assistance: Repair and Replacement Assistance is provided as a one-time payment. Temporary Housing Assistance (or a manufactured housing unit) is provided for an initial period of 1, 2, or 3 months. To be considered for additional assistance, applicants must demonstrate that they have spent any previous assistance from FEMA as instructed, and must demonstrate their efforts to re-establish permanent housing. Additional assistance is generally provided for 1, 2, or 3 months at a time. The maximum period for IHP assistance is 18 months.

Appeal Rights: Applicants who disagree with FEMA′s determination of eligibility or the form of assistance provided, have the right to appeal within 60 days of the date of the notification letter. If someone received a letter from FEMA saying they are "ineligible", they should make sure to read the letter all the way through to the end to find out why. The reason could be missing information or documents or they forgot to sign something. Other common reasons for the initial denial decision are:

- The damage was to a secondary home or a rental property, not a primary residence;
- Someone else in the household applied and received assistance;
- Disaster-related losses could not be verified; and,
- Insurance covered all losses.

If you disagree with FEMA's decision, file a written appeal that includes the following:

- An explanation of why you think the decision was not correct;
- Supporting information and documents;
- Your FEMA registration number on all documents; and
- Your signature on the letter.

Within 60 days of the decision letter date, drop it off at one of the Disaster Recovery Centers; fax it to (800) 827-8112, or mail it to:

National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055

Missing FEMA Checks
The United States Postal Service is not delivering FEMA checks to homes that do not have a secured (attached) mailbox. The checks are being held at the local Post Office for pick up.

Shelters
Currently, the State is no longer taking in evacuees from Laura and Delta. See **Immediate Unmet Needs and Assistance in non-Federal Declared Parishes** below if you need help.

Transitional Sheltering Assistance (TSA) (Governor has only requested THUs for Laura)
TSA allows disaster survivors who are unable to return to their homes for an extended period of time to stay at **participating hotels or motels**, in apartments, or trailers. A new program will also allow minimal efforts to make the survivor's home habitable. To be eligible, an individual must be living in a shelter, hotel, car, or at work. Any individual whose living situation changes to an eligible category should update their information with FEMA. FEMA has only approved TSA Temporary Housing Units per the Governor's request. FEMA is also reimbursing the State and Red Cross to shelter evacuees with extensive damages in hotels.

Hotels and Motels
A list of participating hotels and motels is available online at https://apps.usfa.fema.gov/hotel. If you are unable to access the website, you may call the FEMA helpline at 800-621-3362. If you use TTY, call 800-462-7585. If you use 711 or Video Relay Service (VRS), call 800-621-3362.

TSA covers the cost and taxes of the hotel or motel room. Meals, telephone calls and other incidental charges are not covered. After up to 14 days in a hotel or motel, FEMA will begin contacting you daily to determine your continued eligibility. If you are able to get back home, move to longer-term housing, or if a FEMA housing inspector determines your home is habitable, you may no longer be eligible for the TSA.

Temporary Housing Units (THUs)
FEMA primarily provides Temporary Housing Assistance in the form of Rental Assistance, which is financial assistance awarded to eligible applicants to rent alternate housing while repairs are being made to their pre-disaster primary residence or while they transition to permanent housing. If FEMA determines eligible applicants cannot utilize Rental Assistance due to a lack of available housing resources in the area, FEMA can authorize use of THUs. The cost of placement in a THU does not count towards the $35,500 Individual Assistance cap.

At this time, FEMA has approved the Governor's request for Temporary Housing in Allen, Beauregard, Calcasieu, Cameron, Jefferson Davis and Vernon parishes.

1) **FEMA Manufactured Housing**
   FEMA has manufactured housing (FEMA trailers) that will be deployed. The new housing is larger, requires specialty utility and sewer connections, and cost over $100,000 per unit. They range from one to three bedroom units. As a result, they are being considered as a last option. To qualify, a homeowner has to have more than $17,000 in damage or a renter whose rental home was destroyed by the flood. They will be primarily placed in existing commercial mobile home parks; however, they may be placed on private sites, if suitable (not in a floodplain, access to utilities, sufficient space, etc.).

2) **Apartments**
   - **Applicants** – You must register with FEMA for disaster assistance. FEMA will meet with you to discuss options and match you with an available apartment.

   - **Property Owners** – Under the Multi-Family Lease and Repair Program (MLRP) offered by FEMA and the State, they may provide you funds to make rental units livable again in order to lease them as temporary housing to eligible disaster survivors. Repairs or improvements do not need to be disaster related. You may choose your own contractors after agreeing on repair costs with FEMA. For more information, contact the Louisiana Housing Corporation (LHC) at (888) 454-2001 or disasterrecovery@lhc.la.gov.

Other Shelter/Housing Options

- To find available rental resources that are participating in FEMA's rental assistance program by going to FEMA's housing portal at asd.fema.gov/inter/hportal/home.htm.

- Social Serve is a non-profit which runs a website with affordable housing listings at https://www.socialserve.com.

- Rental properties can also be found on www.lahousingsearch.com.

- The rental assistance people receive as part of their Individual Assistance can be used to rent a commercial camper or trailer for placement in their yard. This counts towards the $35,500 max for Laura and $36,000 for Delta. Initial rental assistance can be used towards the purchase of a camper or trailer, but since it is not being rented, further rental assistance is not available after purchase. If an individual enters into a rent-to-own contract, rental assistance will continue until the term of the contract expires or FEMA discontinues rental assistance because your permanent housing needs are met.

Disaster Recovery Centers

Due COVID-19, FEMA is operating modified Disaster Recovery Centers. Individuals may drive up to drop-off documents or ask questions. The Centers are located at:

Acadia Parish
Southside Community Center
403 4th St.
Rayne, LA 70578
Closed Oct. 4

Allen Parish
Coushatta Casino
777 Coushatta Drive
Kinder, LA 70648
Cancelled W/O Opening

Beauregard Parish
War Memorial Civic Center
250 W. 7th St.
DeRidder, LA 70634

Caddo Parish
Independence Stadium
3301 Pershing Blvd.
Shreveport, LA 71109
Closed Oct. 4

Calcasieu Parish
Calcasieu School Board
3310 Broad St.
Lake Charles, LA 70615
Closed Oct. 3

Calcasieu Parish
Frasch Park
400 Picard Road
Sulphur, LA 70663

Calcasieu Parish
Lake Charles Civic Center
900 N. Lake Shore Dr.
Lake Charles, LA 70601

Calcasieu Parish
Sulphur City Library
1160 Cypress St.
Sulphur, LA 70663
Closed Oct. 3

Cameron Parish
Cameron Prairie National
Wildlife Center
1428 Highway 27
Bell City, LA 70630

Grant Parish
Zig Slater Ball Park
20971 US Hwy 167
Dry Prong, LA 71423
Closed Oct. 18

Jefferson Davis Parish
Lacassine High School
409 Algonia Ave.
Lacassine, LA, 70650
Closed Sep. 20

LaSalle Parish
Jena Town Park
1326 Terral St.
Jena, LA 71342
Closed Oct. 13

LaSalle Parish
Old Holloway Bldg.
3850 Main St. (Hwy 165)
Olla, LA 71465

Natchitoches Parish
450 Fifth St.
Natchitoches, LA 71457
Opens Oct. 19

Ouachita Parish
Monroe Civic Center
401 Lea Joyner Expressway
Monroe, LA 71202
Closed Oct. 4

Rapides Parish
Rapides Parish Coliseum
5600 Coliseum Blvd
Alexandria, LA 71303
Closed Oct. 18

Sabine Parish
Sabine Parish Courthouse
40 S. Capital
Many, LA 71449
Closed Oct. 4

St. Landry
Word Ministry Church
1960 W. Laurel Ave,
Eunice, LA 70535

Vermilion Parish	**Vernon Parish**	**Winn Parish**
LSU AG Center	Vernon Sheriff's Office	Winn Parish Library
1105 West Port St.	203 Third St.	200 North Saint John St.
Abbeville, LA 70510	Leesville, LA 71446	Winnfield, LA 71483
Closed Oct. 2		**Closed Oct. 4**

Disaster Mobile Registration Intake Centers (MRIC) are traveling around the impacted area. You can find the current locations at https://www.fema.gov/disaster/4559.

No appointments are necessary. The hours of operation are 7 a.m. to 5 p.m. seven days a week.

The center will operate under strict COVID-19 protocols to ensure the safety of all participants. Masks or face coverings are required for entry and service. You will remain in your car. A specialist wearing a face mask will receive your documents through the window and return them to you.

Blue Roof Program

On August 30, 2020, FEMA activated the Blue Roof program for Laura. It has also been extended to include Delta. This program, administered by the U.S. Army Corps of Engineers, hires contractors to install blue trap material on homes to protect against wind and rain. It typically takes at least 5 days for a contractor to assess the roof and complete the installation upon being assigned a home. Disaster obstacles could lengthen the time. Additional information is available at https://www.mvn.usace.army.mil/Missions/Emergency-Operations/Blue-Roof-Information/.

The program is currently available in Allen, Beauregard, Calcasieu, Cameron, Jefferson Davis, and Vernon Parishes. To register, call (888) 766-3258 (888-ROOF-BLU) or go to https://blue-roof-online-signup-usace.hub.arcgis.com/. There is an in-person registration site set up from 9 am to 5 pm in the parking lot of:

Lake Charles Civic Center	First Baptist Church
900 N. Lakeshore Drive	2030 E First Street
Lake Charles, LA 70601	Deridder, LA 70634

This is a free service to homeowners designed to protect property, reduces temporary housing costs, and allows residents to remain in their homes while recovering from the storm.

This program is for primary residences or a permanently occupied rental properties with less than 50 percent structural damage. Vacation rental properties are not eligible for the program. Once the blue roof is installed, the structure must be habitable. Not all roof types qualify for the program. Roofs that are flat or made of metal or clay, slate or asbestos tile do not qualify. All storm debris must be removed for the roof to qualify.

Deadline to apply for Laura victims is October 27 and for Delta victims is December 15.

U.S. Small Business Administration (SBA) Disaster Loans Assistance

- Individuals and businesses needing assistance with SBA Disaster Assistance Loans may contact the SBA Disaster Assistance Customer Service Center. Individuals may also visit a FEMA Disaster Recovery Center. Business may visit an SBA Business Recovery Center.
- Non-Profits may be eligible for SBA Disaster Assistance Loans if they do not qualify for Public Assistance (PA). They should contact GOHSEP at (225) 925-7500 to determine if they qualify for PA or should they apply for a loan.
- Eligibility and Interest Rates based on credit rating. Actual rates will be set once disaster is declared. The below rates are from the most recent disasters in August 2020.

	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	1.188%	2.375%
Business Damage Loans	3.000%	6.000%
Non-profit Damage Loans	2.750%	2.750%
Economic Injury Loans		
Business & Small Ag Coops	3.000%	
Non-Profits	2.750%	

- Loan Limits
  - Homeowners: $200,000 to repair/replace real estate
    $40,000 to repair/replace personal property
  - Businesses: $2,000,000 to repair/replace real estate, M&E, inventory, and other assets.

- Deadlines – Laura
  - Physical Damages is October 27, 2020
  - Economic Injury is May 28, 2021

- Deadlines – Delta
  - Physical Damages is December 15, 2020
  - Economic Injury is July 16, 2021

- SBA Mitigation Loans are available to cover the cost of improvements that will protect their property against future damage such as retaining walls, sump pumps, and elevation. Mitigation loan money would be in addition to the amount of the approved Disaster Assistance Loans. The mitigation loan may not exceed 20% of total amount of disaster damage to the structure and improvements to a maximum of $200,000 in damages for home loans ($40,000 max) and a maximum of $2,000,000 in damages for business loans ($400,000 max). SBA approval of the mitigating measures will be required before any loan increase.

- SBA Relocation Loan are available if the development will not be repaired or rebuilt. This means you may have eligibility for the full replacement value of your home minus any disaster assistance you have received, up to the SBA lending limits. You must submit a relocation plan to SBA for approval.

- An application may be declined for the following reasons: lack of repayment ability, lack of repayment ability based on forecast, unsatisfactory history on an existing or previous SBA loan, unsatisfactory history on a Federal obligation, unsatisfactory credit history, unsatisfactory debt payment history (other than a credit bureau), and economic injury is not substantiated. An application may be withdrawn when requested information is not furnished within the allowed timeframe.

SBA Disaster Assistance Customer Service Center

Phone: (800) 659-2955
Deaf and hard-of-hearing individuals: (800) 877-8339
E-mail: disastercustomerservice@sba.gov Online: https://disasterloan.sba.gov/ela/

SBA Business Recovery Centers (BRC)
SBA has 1 locations open. Services include assessing business economic injury, evaluating the business's strength, cash flow projections and most importantly, a review of all options to ensure each business makes decisions that are appropriate for its situation.

Business Recovery Center
Southwest Entrepreneurial and Economic Development (SEED) Center
Willis Noland Conference Center, Second Floor
4310 Ryan St.
Lake Charles, LA 70605

Due to the COVID pandemic, services are provided by appointment only and all services are provided free of charge, Mondays - Fridays, 9 a.m. – 3 p.m. To schedule an appointment to meet with an SBA customer service representative, please call the SWLA Economic Development Alliance at (337) 433-3632.

National Flood Insurance Program (NFIP)

- Contact insurance agent and company to file a claim. Get your company's contact information online at the Louisiana Department of Insurance: www.ldi.la.gov/onlineservices/ActiveCompanySearch.

- For assistance with flood insurance claims from the NFIP Call Center by calling (800) 621-3362, then press 2.

- If you gut your home before an adjustor arrives, take plenty of before and after pictures. Keep a sample of each type of carpet pulled from the house. Also take pictures of appliances along with the serial number or model number. Take pictures that clearly show the water mark with a ruler, yard stick, or tape measure clearly showing how high the water was.

- Deadline to file a claim is 60 days.

Immediate Unmet Needs and Assistance in non-Federal Declared Parishes

- Call 211. 2-1-1 is a single access point for resources like food, clothing, shelter, financial assistance and health resources. Visit https://www.louisiana211.org/ and follow @211Louisiana on Twitter.

- Red Cross: www.redcross.org/get-help

Acadiana (Lafayette area)	(337) 234-7371	North Louisiana Chapter (Northwest Louisiana)	(318) 865-9545
Central Louisiana Office	(318) 442-6621	Northeast Louisiana	(318) 323-5141
Louisiana Capital Area	(225) 291-4533	Northshore	(985) 892-4317
Southeast Louisiana	(504) 620-3105	Southwest Louisiana	(337) 478-5122

- Go online to www.foodpantries.org/st/louisiana to see a database a statewide food banks.

- Brochures and information on sheltering in place, finding love one, finding and caring for pets, emergency food and water: https://www.disasterassistance.gov/

Disaster Supplemental Nutrition Assistance (Food Stamps) Program (D-SNAP)

- The State is in the process of submitting an application for D-SNAP in declared disaster area for Delta. Households not normally eligible for SNAP may qualify for D-SNAP as a result of their disaster-related expenses, such as loss of income, damage to property, relocation expenses, and, in some cases, loss of food due to power outages. Call Louisiana Department of Children and Family Services (DCSF) at 1-888-524-3578.

- On September 8, 2020, the USDA approved Louisiana's DSNAP application submitted over the weekend for Acadia, Allen, Beauregard, Calcasieu, Cameron, Grant, Jackson, Jefferson Davis, Lincoln, Natchitoches, Ouachita, Rapides, Sabine, Vermilion, Vernon and Winn Parishes. DSNAP for Laura is closed.

- Updates regarding DSNAP for Delta may be found at http://www.dcfs.louisiana.gov/page/360.

- Registration will be available at http://www.dcfs.louisiana.gov/page/360 or calling 1-888-524-3578.

- To receive DSNAP benefits, you will need to provide:
    - Name, Social Security Number and Date of Birth for each household member
    - Current address and parish of household
    - Monthly income for each household member
    - All liquid assets for each household member (cash on hand, checking, savings)

- DSNAP benefits are issued for one month, but they can be used for up to 365 days.

Disaster Unemployment Assistance

The Disaster Unemployment benefit is an additional $108 per week for individuals who are unable to work due to their employer being damaged or impaired by a declared disaster.

Individuals who were unable to work as a result of the disaster may register for disaster unemployment assistance at https://www.louisianaworks.net/hire/vosnet/Default.aspx or by calling (866) 783-5567.

Louisiana Workforce Commission has announced that anyone on unemployment prior to Laura will not be eligible for the $108 Disaster Unemployment benefit. Conversely, new claimants filing due to Laura will not be eligible for the COVID-19 pandemic unemployment benefits including the $300 per week being paid under President Trump's Executive Order.

Laura

Louisiana Workforce Commission turned on Disaster Unemployment Assistance for Laura on September 10, 2020. The deadline to initially apply has been extended until October 30, 2020. It covers disaster-related unemployment starting August 22 and continues until February 27, 2021, as long as the individual's unemployment continues to be a direct result of the disaster.

Laura eligible parishes include Acadia, Allen, Beauregard, Caddo, Calcasieu, Cameron, Grant, Jackson, Jefferson Davis, La Salle, Lincoln, Morehouse, Natchitoches, Ouachita, Rapides, Sabine, St. Landry, Union, Vermillion, Vernon, and Winn parishes.

Delta

Louisiana Workforce Commission turned on Disaster Unemployment Assistance for Delta on October 20, 2020. The deadline to initially apply is November 19, 2020. It covers disaster-related unemployment starting October 11 and continues until April 17, 2021, as long as the individual's unemployment continues to be a direct result of the disaster.

Delta eligible parishes include Acadia, Calcasieu, Cameron, Jefferson Davis, and Vermillion parishes.

Medical Needs

- **Medical Needs Shelter**
  The Medical Special Needs Shelter at the Lamar Dixon Center in Gonzales requires pre-approval for admission. Individuals seeking shelter are required to call 211 and will be connected to the Louisiana Department of Health (LDH) to coordinate admission.

- **Government Paid Prescriptions**
  Medicare patients can contact their plan sponsor to use an out of network pharmacy. Patients will generally need to save their paper claim and submit it for a refund of the out of network cost sharing. https://www.medicare.gov/what-medicare-covers/getting-prescriptions-in-disaster-or-emergency

  Medicaid patients receive a one-time emergency prescription refill of up to a 30-day supply of a prescribed medication required for health maintenance of chronic conditions such as high blood pressure, high cholesterol, diabetes, etc. DHH's complete rules are at http://www.dhh.louisiana.gov/assets/docs/EmergencyPrep/flood/FFSEmergencyPharmacyOverrides.pdf.

  TRICARE patients can get an emergency refill at any network pharmacy. If you are unable to fill at your regular pharmacy, call Express Scripts at 1-877-363-1303 to locate one, but it's at that pharmacy's discretion to help you.

- **Prescriptions and Medical Equipment for Survivors Without Health Insurance**
  The U.S. Department of Health and Human Services operates an Emergency Prescription Assistance Program to pay for prescriptions and medical equipment for disaster survivors without health insurance. Louisiana patients may obtain a free 30-day supply of medications or medical supplies at any participating pharmacy. For more information visit http://www.phe.gov/Preparedness/planning/epap/Pages/default.aspx.

- **Coping with Disaster and Mental Health Issues**
  Substance Abuse and Mental Health Services Administration (SAMHSA) offers a Disaster Distress Helpline. You can call 1-800-985-5990 or text **TalkWithUs to 66746**.

  FEMA offers advice on coping with a disaster at http://www.fema.gov/coping-disaster.

  Additional individuals coping with substance abuse or mental health issues in a disaster can find resourse at https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4506

- **Other Medical Services**
  Our Lady of the Lake Regional Medical Center is supporting a community disaster response as the result of extreme flooding. LSU Health Baton Rouge and Our Lady of the Lake Physician Group are offering urgent care, pharmacy, and primary care services.

  Our Lady of the Lake Physician Group is operating a temporary walk-in clinic with adult and pediatric services. The clinic is in a mobile health unit parked at the Essen entrance to Mary Bird Perkins – Our Lady of the Lake Cancer Center. No appointments are necessary.

LSU Health Baton Rouge Urgent Care is operating 24/7.

The North Clinic is located at 5439 Airline Highway and can be reached at (225) 358-2280.

The Mid City Pharmacy is also open. The Mid City Pharmacy is located at 1401 N. Foster Drive and can be reached at (225) 987-9000.

Emergency Kidney Dialysis Information is available on the Health Services Advisory Group's website at http://www.hsag.com/en/esrd-networks/esrd-network-13/emergency-preparedness/.

Assistance for Individuals Homeless Prior to Disaster
Individuals who were homeless prior to the flood may contact the following groups to discuss programs to assist the homeless in their area.

Ascension, East and West Baton Rouge, East and West Feliciana, Iberville, & Pointe Coupee Parishes:

Capital Area Alliance for the Homeless
1220 Main St.
Baton Rouge, LA 70802
(225) 201-0696
rknichols@gctfs.org

Acadia, Evangeline, Iberia, Lafayette, St. Landry, St. Martin, St. Mary, Vermillion Parishes:
ARCH (Acadiana Regional Coalition on Homelessness and Housing, Inc.)
401 St. John St.
Lafayette, LA 70501
(337) 967-0995
arch@archacadiana.org

Allen, Beauregard, Calcasieu, Cameron, & Jeff Davis Parishes

Southwestern LA Homeless Coalition
PO Box 3052
Lake Charles, LA 70602
(337) 433-6282
homelesscoal@aol.com

Avoyelles, Catahoula, Concordia, Grant, LaSalle, Rapides, Vernon, & Winn Parishes:
Central LA Coalition to End Homelessness
3900 Lee St.
Alexandria, LA 71301
(318) 443-0500
CLHC@cox-internet.com

Livingston, St. Helena, St. Tammany, Tangipahoa, & Washington Parishes:
Northlake Continuum of Care Coalition
SLU Box 70402
Hammond, LA 70402
(985) 549-5373
erin.mathney@selu.edu

Help for Individuals and Business with Finances

General Financial Issues

The Consumer Financial Protection Bureau (CFPB) has provided the check list below to help guide people through some of the financial decisions they will need to make as soon as possible following a natural disaster:

- If your home, car or property was damaged by the storm, contact your insurance company to start the claims process.
- Ask for a copy of your insurance policy if you don't have one available. It will help you verify your coverage.
- Damage to your home does not stop your responsibility to pay your mortgage. So you should contact your mortgage servicer and tell them about your situation.
- If you don't have a monthly mortgage statement or coupon book with you, search the Mortgage Electronic Registration Systems (MERS) or call them toll-free at (888) 679-6377 to find the company that services your mortgage.
- Take a look at your income and savings and determine how much money you have available to pay bills and creditors.
- If your income is interrupted and you don't think you will be able to pay your credit cards or other loans, be sure to contact your lenders as soon as possible. Explain your situation and when you think you will be able to resume normal payments. The important thing is to make the calls before your next payments are due.
- If you are in a presidentially declared disaster area, you may qualify for disaster assistance. Check with the Federal Emergency Management Agency (FEMA) for more information.
- If your home is damaged to the point that you can't live in it, contact your utility companies and ask to suspend your service. This could help free up money in your budget for other expenses.
- Take a look at your bills and set priorities. Your mortgage, rent, and insurance payments should stay high on your list.

Mortgage Issues

- **Unable to Afford Mortgage**
  The Consumer Financial Protection Bureau (CFPB) notes that damage to your home does not stop your responsibility to pay your mortgage. You should contact your mortgage servicer and tell them about your situation. If you don't have a monthly mortgage statement or coupon book with you, search the Mortgage Electronic Registration Systems (MERS) or call them toll-free at (888) 679-6377 to find the company that services your mortgage.

- **Assistance with Your Mortgage Company**
  People needing assistance with an issue involving their mortgage company call speak to a HUD Approved Housing Counselor Program by calling (800) 569-4287 or viewing a list of counselors at
  www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=LA

- **Federal Housing Administration (FHA) Backed Mortgages**

  If you have an FHA backed mortgage and your home or your ability to make your mortgage payments were harmed by the disaster, you may qualify for a 90 day Foreclosure Moratorium or a Forbearance Plan on your monthly payments. You must contact your mortgage company to discuss your options. If you are not satisfied with your lender's response, you may call a HUD-approved counseling agency toll free at (800) 569-4287 or contact HUD's National Servicing Center.

- **Mortgages Backed by Fannie Mae**
  Servicers of Fannie Mae mortgages may temporarily suspend or reduce your mortgage payments for up to ninety days if a natural disaster has adversely affected the value or habitability of your home or if the disaster has temporarily impacted your ability to make payments. The servicer may offer forbearance for up to six months, which may be extended for an additional six months if you were current or ninety days or less delinquent when the disaster occurred. You should reach out to your servicer as soon as possible for assistance. You can also call Fannie Mae directly at 1-800-2FANNIE or their Disaster Response Network 877-833-1746.

- **Mortgages Backed by Freddie Mac**
  Servicers of Freddie Mac mortgages may:
  - Offer a Forbearance on your mortgage payment for up to one year
  - Suspended foreclosure for up to one year
  - Waive assessments of penalties or late fees
  - Not report forbearance or delinquencies caused by the disaster to the nation's credit bureaus.

  You should contact your mortgage company to request assistance.

- **Rural Development Single-Family Housing Loan Borrowers**
  Rural Development offers the following servicing options to help families who experience financial problems after a disaster:
  - Moratoriums -- a temporary period where no payment is required -- for up to 180 days for borrowers who have lost employment, sustained severe property damage or have significant medical expenses.
  - Reamortization -- rescheduling loan payments to determine a new monthly payment amount -- if needed following a moratorium or to resolve an account delinquency.

  To request loan servicing assistance, borrowers should contact the Centralized Servicing Center at:

  USDA Rural Development Centralized Servicing Center
  Attn.: Borrower Assistance Branch, Special Assistance Section
  Post Office Box 66889
  St. Louis, MO 63166
  Phone: (800) 414-1226
  TDD: (800) 438-1832

- **Veterans Administration and Loans**
  Veterans in need of financial counseling, veterans with VA backed mortgages, and veterans interested in a VA guaranteed loan to help with disaster losses may contact a VA Loan Technician at 1-877-827-3702.

Student Loans

If you are a borrower in repayment who was adversely affected by a disaster, you qualify for administrative forbearance of loan repayment for a period of up to three months. During forbearance, payments are temporarily postponed or reduced. However, interest is still charged during the forbearance period. You should contact your lender or loan servicer to request this forbearance. You must apply by making a request to your loan servicer.

Taxes

- **Federal – Laura**
  Victims of Hurricane Laura that began Aug. 22 now have until Dec. 31, 2020, to file various individual and business tax returns and make tax payments, the Internal Revenue Service announced today.

  The IRS is offering this relief to any area designated by the Federal Emergency Management Agency (FEMA) as qualifying for individual assistance. The current list of eligible localities is always available on the disaster relief page at https://www.irs.gov/newsroom/tax-relief-in-disaster-situations.

  The tax relief postpones various tax filing and payment deadlines that occurred starting on Aug. 22, 2020. As a result, affected individuals and businesses will have until Dec. 31, 2020, to file returns and pay any taxes that were originally due during this period. This means individuals who had a valid extension to file their 2019 return due to run out on Oct. 15, 2020, will now have until Dec. 31, 2020, to file. The IRS noted, however, that because tax payments related to these 2019 returns were due on July 15, 2020, those payments are not eligible for this relief.

  The Dec. 31, 2020 deadline also applies to quarterly estimated income tax payments due on Sept. 15, 2020, and the quarterly payroll and excise tax returns normally due on Nov. 2, 2020. It also applies to tax-exempt organizations, operating on a calendar-year basis, that had a valid extension due to run out on Nov. 16, 2020. Businesses with extensions also have the additional time including, among others, calendar-year corporations whose 2019 extensions run out on Oct. 15, 2020.

  In addition, penalties on payroll and excise tax deposits due after Aug. 22 and before Sept. 8, will be abated as long as the deposits are made by Sept. 8, 2020.

  The IRS disaster relief page has details on other returns, payments and tax-related actions qualifying for the additional time.

  The IRS automatically provides filing and penalty relief to any taxpayer with an IRS address of record located in the disaster area. Therefore, taxpayers do not need to contact the agency to get this relief. However, if an affected taxpayer receives a late filing or late payment penalty notice from the IRS that has an original or extended filing, payment or deposit due date falling within the postponement period, the taxpayer should call the number on the notice to have the penalty abated.

In addition, the IRS will work with any taxpayer who lives outside the disaster area but whose records necessary to meet a deadline occurring during the postponement period are located in the affected area. Taxpayers qualifying for relief who live outside the disaster area need to contact the IRS at 866-562-5227. This also includes workers assisting the relief activities who are affiliated with a recognized government or philanthropic organization.

Individuals and businesses in a federally declared disaster area who suffered uninsured or unreimbursed disaster-related losses can choose to claim them on either the return for the year the loss occurred (in this instance, the 2020 return normally filed next year), or the return for the prior year (2019). Be sure to write the FEMA declaration number – 4559 − for Hurricane Laura in Louisiana on any return claiming a loss. See Publication 547 for details at https://www.irs.gov/forms-pubs/about-publication-547.

- **Federal – Delta**

  Victims of Hurricane Delta that began on Oct. 6 now have until Feb. 16, 2021 to file various individual and business tax returns and make tax payments, the Internal Revenue Service announced today.

  The IRS is offering this relief to any area designated by the Federal Emergency Management Agency (FEMA) as qualifying for individual assistance. Currently this includes Acadia, Calcasieu, Cameron, Jefferson Davis and Vermilion parishes in Louisiana, but taxpayers in localities qualifying for individual assistance added later to the disaster area, elsewhere in the state and in neighboring states, will automatically receive the same filing and payment relief. The current list of eligible localities is always available on the disaster relief page on IRS.gov.

  The tax relief postpones various tax filing and payment deadlines that occurred starting on Oct. 6, 2020. As a result, affected individuals and businesses will have until Feb. 16, 2021, to file returns and pay any taxes that were originally due during this period.

  This means individuals who had a valid extension to file their 2019 return due to run out on Oct. 15, 2020, will now have until Feb. 16, 2021, to file. For any of these localities that were also impacted by Hurricane Laura, this also means an additional extension beyond the Dec. 31 deadline announced in August. The IRS noted, however, that because tax payments related to these 2019 returns were due on July 15, 2020, those payments are not eligible for this relief.

  The Feb. 16, 2021 deadline also applies to quarterly estimated income tax payments due on Jan. 15, 2021, and the quarterly payroll and excise tax returns normally due on Nov. 2, 2020 and Feb. 1, 2021. It also applies to tax-exempt organizations, operating on a calendar-year basis, that had a valid extension due to run out on Nov. 16, 2020. Businesses with extensions also have the additional time including, among others, calendar-year corporations whose 2019 extensions run out on Oct. 15, 2020.

  In addition, penalties on payroll and excise tax deposits due on or after Oct. 6 and before Oct. 21, will be abated as long as the deposits are made by Oct. 21, 2020.

  The IRS disaster relief page has details on other returns, payments and tax-related actions qualifying for the additional time.

  The IRS automatically provides filing and penalty relief to any taxpayer with an IRS address of record located in the disaster area. Therefore, taxpayers do not need to contact the agency to get this relief. However, if an affected taxpayer receives a late filing or late payment penalty notice from the

IRS that has an original or extended filing, payment or deposit due date falling within the postponement period, the taxpayer should call the number on the notice to have the penalty abated. In addition, the IRS will work with any taxpayer who lives outside the disaster area but whose records necessary to meet a deadline occurring during the postponement period are located in the affected area. Taxpayers qualifying for relief who live outside the disaster area need to contact the IRS at 866-562-5227. This also includes workers assisting the relief activities who are affiliated with a recognized government or philanthropic organization.

Individuals and businesses in a federally declared disaster area who suffered uninsured or unreimbursed disaster-related losses can choose to claim them on either the return for the year the loss occurred (in this instance, the 2020 return normally filed next year), or the return for the prior year (2019). Be sure to write the FEMA declaration number – 4570 − for Hurricane Delta in Louisiana on any return claiming a loss. See Publication 547 for details.

- **State – Laura**

  Louisiana taxpayers affected by Hurricane Laura may be eligible for automatic tax filing and payment extensions if their homes, principal places of business, critical tax records or paid tax preparers are located in parishes that have been declared federal disaster areas.

  "Hurricane Laura brought devastation to many families and businesses across our state, and taxes are the last thing on their minds" said Louisiana Department of Revenue Secretary Kimberly Lewis Robinson. "With these automatic tax extensions in place, those families and businesses can focus on the rebuilding process. When the time comes to file these extended tax returns, we encourage taxpayers who cannot pay all at once to enter into payment plans so their accounts remain in good standing with the Department of Revenue."

  For individual income, corporate income and franchise, fiduciary income, partnership, and partnership composite tax returns and payments due between Aug. 24 and Nov. 2, 2020, the extended due date is Dec. 31, 2020. Withholding, sales, severance and excise tax returns and payments due between Aug. 24 and Nov. 2, 2020, are now due Nov. 30, 2020. Taxpayers who are eligible for these extensions may also request relief for audit and litigation matters.

  If penalties or interest began accruing on the return or tax before Aug. 24, 2020, the taxpayer will not be eligible for this relief.

  Tax returns and payments submitted by the extended deadlines will not be subject to interest or to late filing or payment penalties.

Declared disaster areas include Acadia, Allen, Beauregard, Calcasieu, Cameron, Grant, Jackson, Jefferson Davis, Lincoln, Natchitotches, Ouachita, Rapides, Sabine, Vermillion, Vernon and Winn parishes. If additional parishes are declared federal disaster areas, LDR will issue guidance to include those parishes in this relief.

- **Property Taxes**
  Under LA Revised Statutes 47:1978 and 47:1978.1, you may qualify to have your damaged property reassess by the assessor to reflect the loss in value caused by the disaster or flooding.

Help for Individuals and Businesses with Rebuilding and Replacing Items

Consumer Protection and Tips

Louisiana Attorney General's *Consumer Tips for Natural Disasters Victims* guide at https://www.ag.state.la.us/Files/Consumer%20Tips%20for%20Natural%20Distaster%20Victims.pdf. Has information on hiring contractors and a model contract.

Recommendations for individuals hiring a contractor:

- Take a picture of your contractor, his/her vehicle, and its license plate.
- Take a picture of the contractor's business card and his/her driver's license.
- Photograph or scan his/her contracting license and insurance.
- Photograph or scan the contract made with him/her.
- Photograph or scan all checks and money orders made as payments to the contractor.
- Make sure all of the photos are backed up.
- A licensed professional contractor will be more than happy to comply. Should a potential contractor refuse a picture, it should be red flag.
- To report a scam or sign up for consumer alerts, contact the AG's Consumer Protection Hotline at 1-800-351-4889.

You can file a complaint regarding a contractor with the Louisiana State Licensing Board for Contractors at https://arlspublic.lslbc.louisiana.gov/lslbccomplaint/new.

Report Fraud

- FEMA Fraud Line – (866) 720-5721

- Louisiana Legislative Auditor
  Phone: 1-844-503-7283
  Online: https://www.lla.la.gov/report-fraud/index.shtml

Tips of Hiring a Contractor

Louisiana State Licensing Board for Contractors (www.lslbc.louisiana.gov) provides the following tips for hiring a contractor. ALWAYS HIRE A LICENSED CONTRACTOR

1. **Plan Your Project**
   Detail out what you want done and who you will need to complete it. No two projects are the same and may require a specially licensed contractor.

2. **Get 2-3 Estimates**
   When comparing estimates from different contractors, don't just compare the bottom line cost. Look at the cost and quality of materials for each one. Be sure the estimate includes the total price, the materials to be used, a time table for payments and the expected time line for completion of the work.

3. **Verify The Contractor's License**
   Get proof that the contractor you may be working with is licensed. Visit "Contractor Search" on www.LAContractor.org to check the status of their license. Only work with contractors who are currently licensed.

4. **Check At Least 3 References**
   Ask your contractor for three references in writing. When speaking with the references ask if they were satisfied with the contractor's work. Ask if the contractor kept to the schedule and the contract terms.

5. **Require A Written Contract**
   The contract should be a detailed description of the work to be done, the material to be used and the equipment to be installed. Be sure there is a schedule of payments and a time line for when the work will be completed. Be sure you understand the contract before you sign it. Any changes that occur should be noted in writing.

6. **Don't Make A Large Down Payment**
   The down payment you should pay in order for work to begin should be minimal. Beware of a contractor who is asking for a large payment so that they can purchase the materials to begin your project.

7. **Make Payments As Work Is Completed**
   Set up a payment schedule that follows the amount of work completed. Never pay for something that has not been completed. Do not pay for anything in cash.

8. **Monitor The Job In Progress**
   Check in regularly on the progress of the work. Any and all permits should be displayed by the contractor while the work is being done.

9. **Don't Make The Final Payment Until The Job Is Complete**
   Before making the final payment make sure that you are satisfied with the completed work. Verify that any and all liens have been released.

10. **Keep All Paperwork Related To Your Job**
    Be sure to keep a file of all papers and documents that pertain to your project. This includes the contract, any written changes, all bills and invoices, receipts of payments and all correspondence with your contractor. This should also include photos of the job in progress.

Mold Remediation

The Louisiana Department of Health has a webpage with Guidance for Mold Removal at http://ldh.la.gov/index.cfm/newsroom/detail/3966.

The Louisiana Licensing Board for Contractors allows you to search for licensed contractor for mold remediation at
http://www.lslbc.louisiana.gov/contractor-search/search-type-contractor/.

Clean Up Advice
Brochures and information on returning to your home, cleaning up, rebuilding, insurance, employment, finances, health, and other issues. http://www.disasterassistance.gov

FEMA may send out FEMA mitigation specialists to local hardware stores to answer questions and offer home improvement tips and proven methods to prevent and lessen damage from future disasters. Most of the information is geared for do-it-yourself work and general contractors.

Free Cleanup Help and Volunteer Opportunity
The Information Technology Disaster Resource Center (www.ITDRC.org) and VisionLink (www.VisionLink.org) are hosting Disaster Home Cleanup Hotline at 1-800-451-1954. This hotline will connect survivors with reputable and vetted relief agencies that will assist in cleaning and mucking out homes. All services are free.

To volunteer or register as an agency or individual for the Disaster Home Cleanup:

How to Register as New User
1) Visit https://www.crisiscleanup.org/
2) Click on Sign-Up (top right hand corner of the screen)
3) Click on Register Here (under New Organization)
4) Choose Disaster
5) Complete the rest of the form and select Sign-Up to submit your application

How to Re-Deploy for this Event (* if your organization has already used Crisis Cleanup for a prior response)
1) Visit https://www.crisiscleanup.org/
2) Click on Sign-Up (top right hand corner of the screen)
3) Click on Redeploy Now (under Redeploy Your Organization)

Other Federal Home Repair Financing Programs
The following federal home repair programs may be used for home repairs and mitigation.

1) **Department of Housing and Urban Development (HUD) 203(h) Mortgage Insurance for Disaster Victims**
The Section 203(h) program allows the Federal Housing Administration (FHA) to insure mortgages made by qualified lenders to victims of a major disaster who have lost their homes and are in the process of rebuilding or buying another home.

This program provides mortgage insurance to protect lenders against the risk of default on mortgages to qualified disaster victims. Individuals are eligible for this program if their homes are located in an area that was designated by the President as a disaster area and if their homes were destroyed or damaged to such an extent that reconstruction or replacement is necessary. Insured mortgages may be used to finance the purchase or reconstruction of a one-family home that will be the principal residence of the homeowner. Like the basic FHA mortgage insurance program it resembles (Section 203(b) Mortgage Insurance for One to

Four Family Homes), Section 203(h) offers features that make recovery from a disaster easier for homeowners:

No down payment is required. The borrower is eligible for 100% financing. Closing costs and prepaid expenses must be paid by the borrower in cash or paid through premium pricing or by the seller, subject to a 6 percent limitation on seller concessions.

FHA mortgage insurance is not free. Mortgagees collect from the borrowers an up-front insurance premium (which may be financed) at the time of purchase, as well as monthly premiums that are not financed, but instead are added to the regular mortgage payment.

HUD sets limits on the amount that may be insured. To make sure that its programs serve low and moderate income people, FHA sets limits on the dollar value of the mortgage. The current FHA mortgage limit can be viewed online. These figures vary over time and by place, depending on the cost of living and other factors (higher limits also exist for two to four family properties).

FHA approved lending institutions, such as banks, mortgage companies, and savings and loan associations, are eligible for Section 203(h) insurance. The borrower's application for mortgage insurance must be submitted to the lender within one year of the President's declaration of the disaster. Applications are made through an FHA approved lending institution, who make their requests through a provision known as "Direct Endorsement," which authorizes them to consider applications without submitting paperwork to HUD. Mortgage insurance processing and administration for this and other FHA single family mortgage insurance products are handled through HUD's Homeownership Centers.

2) Department of Housing and Urban Development (HUD) 203(k) Rehab Mortgage Insurance

Section 203(k) insures mortgages covering the purchase or refinancing and rehabilitation of a home that is at least a year old. A portion of the loan proceeds is used to pay the seller, or, if a refinance, to pay off the existing mortgage, and the remaining funds are placed in an escrow account and released as rehabilitation is completed. The cost of the rehabilitation must be at least $5,000, but the total value of the property must still fall within the FHA mortgage limit for the area. The value of the property is determined by either (1) the value of the property before rehabilitation plus the cost of rehabilitation, or (2) 110 percent of the appraised value of the property after rehabilitation, whichever is less.

Many of the rules and restrictions that make FHA's basic single family mortgage insurance product (Section 203(b)) relatively convenient for lower income borrowers apply. Lenders may charge some additional fees, such as a supplemental origination fee, appraisal fee, fees for preparation of architectural documents, and a fee to review of the rehabilitation plan.

The extent of the rehabilitation covered by Section 203(k) may range from relatively minor (though exceeding $5000 in cost) to virtual reconstruction: a home that has been demolished or will be razed as part of rehabilitation is eligible, provided that the existing foundation

system remains in place. Section 203(k) loans can finance the rehabilitation of the residential portion of a property that also has non-residential uses; they can also cover the conversion of a property of any size to a one- to four- unit structure. The types of improvements that borrowers may make using Section 203(k) financing include:

- structural alterations and reconstruction
- modernization and improvements to the home's function
- elimination of health and safety hazards
- changes that improve appearance and eliminate obsolescence
- reconditioning or replacing plumbing; installing a well and/or septic system
- adding or replacing roofing, gutters, and downspouts
- adding or replacing floors and/or floor treatments
- major landscape work and site improvements
- enhancing accessibility for a disabled person
- making energy conservation improvements

HUD requires that properties financed under this program meet certain basic energy efficiency and structural standards. Applications must be submitted through an FHA approved lender.

Additional information is available at
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k--df

3) USDA, Rural Development Single Family Housing Repair Loans & Grants

Also known as the Section 504 Home Repair program, this provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards. The homeowner must live in a qualifying rural area.

To qualify, you must:

- Be the homeowner and occupy the house
- Be unable to obtain affordable credit elsewhere
- Have a family income below 50 percent of the area median income
- For grants, be age 62 or older and not be able to repay a repair loan

Loans may be used to repair, improve or modernize homes or remove health and safety hazards. Grants must be used to remove health and safety hazards

The maximum loan is $20,000 and the maximum grant is $7,500. Loans and grants can be combined for up to $27,500 in assistance

The terms of the loan or grant are:

- Loans can be repaid over 20 years
- Loan interest rate is fixed at 1%
- Full title service is required for loans of $7,500 or more

- Grants have a lifetime limit of $7,500
- Grants must be repaid if the property is sold in less than 3 years
- If applicants can repay part, but not all of the costs, applicants may be offered a loan and grant combination

Additional information is available at http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/la.

4) Weatherization Assistance Program

The Weatherization Assistance Program (WAP) is a federally funded program administered by non-profits and the Louisiana Housing Corporation that weatherizes homes to improve heating and cooling efficiency; thereby reducing energy costs and improving the comfort level of household members. Household income determines the minimum requirements for weatherization assistance. Availability of WAP is not guaranteed.

Priority is given to the following groups:

- Elderly, 60 years of age and older
- Families with children 18 years of age and under
- Individuals with Disabilities as established in accordance with the Title XXVI of the Social Security Act for the SSI Program
- High Residential Energy Users and households with a high energy burden

2020 Annual Income Levels

Size of Family	Maximum Income
1	$25,520
2	$34,480
3	$43,440
4	$52,400
5	$61,360
6	$70,320
7	$79,280
8	$88,240
9	$97,200
10	$106, 160

A list of non-profits processing applications can be found at:
https://cdn2.hubspot.net/hubfs/4280063/WAP-PROVIDER%20DIRECTORY.pdf

Additional information is available at https://www.lhc.la.gov/weatherization-assistance-program-wap or by contacting the Louisiana Housing Corporation at 225.763.8700.

5) **Community Development Block Grant Disaster Recovery Program (CDBG-DR)**
HUD provides flexible grants to help communities recover from presidentially declared disasters, especially in low-income areas, subject to availability of supplemental appropriations. In response to presidentially declared disasters, Congress may appropriate additional funding for the Community Development Block Grant (CDBG) program as Disaster Recovery grants to rebuild the affected areas and provide crucial seed money to start the recovery process. Since CDBG Disaster Recovery (CDBG-DR) assistance may fund a broad range of recovery activities, HUD can help communities and neighborhoods that otherwise might not recover due to limited resources.

CDBG-DR funds are made available to states, units of general local governments, Indian tribes, and insular areas designated by the President of the United States as disaster areas. These communities must have significant unmet recovery needs and the capacity to carry out a disaster recovery program (usually these are governments that already receive HOME or CDBG allocations). At times, supplemental appropriations restrict funding solely to states rather than the local cities and/or counties.

Grantees may use CDBG-DR funds for recovery efforts involving housing, economic development, infrastructure and prevention of further damage to affected areas. Use of CDBG-DR funding cannot duplicate funding available from the FEMA, the SBA, and the US Army Corps of Engineers. A duplication occurs when a beneficiary receives assistance from multiple sources for a cumulative amount that exceeds the total need for a particular recovery purpose.

Examples of these activities include:

- Buying damaged properties in a flood plain and relocating residents to safer areas;
- Relocation payments for people and businesses displaced by the disaster;
- Debris removal not covered by FEMA;
- Rehabilitation of homes and buildings damaged by the disaster;
- Buying, constructing, or rehabilitating public facilities such as streets, neighborhood centers, and water, sewer and drainage systems;
- Code enforcement;
- Homeownership activities such as down payment assistance, interest rate subsidies and loan guarantees for disaster victims;
- Public services;
- Helping businesses retain or create jobs in disaster impacted areas; and
- Planning and administration costs (limited to no more than 20 percent of the grant).

The Governor has asked the President to request CDBG funding from Congress.

Recently Damaged Properties
If your property was previously damaged and repairs were not complete prior to the disaster, take plenty of pictures if you have to demolition repairs before adjustor comes for inspection. Also have your repair receipts ready.

Substantially Damaged Properties
If your home has been substantially damaged, you may be required by your local floodplain manager to elevate your home and bring it into compliance with the floodplain management plan adopted by your parish or municipality. A local official will make this determination and grant you a permit to rebuild.

A building is considered to be substantially damaged when the total "cost to repair" equals or exceeds 50% of the pre damage market value of the structure. Some Parishes have adopted lower standards. The cost of repairs includes an estimated fair market value for all donated labor and materials and the cost of any repairs that are deferred to a future date. Land value is excluded from this determination.

The local permitting official is responsible for making sure that all permits issued in a community comply with minimum state and National Flood Insurance Program (NFIP) standards. A building permit is required from the local floodplain zoning authority to rebuild a substantially damaged structure. However, the permitting official may require the owner/applicant to supply necessary information to make a substantial damage determination.

The following assistance programs may be able to help pay for the cost of elevating their home:

1) Flood Insurance
All mortgage properties in a flood zone are required to have flood insurance. Flood insurance is also a requirement for owners who have previously received federal disaster assistance from FEMA or the SBA. Flood insurance policies include a provision known as Increased Cost of Compliance (ICC). ICC is paid when the owner is required by the local officials to mitigate. ICC can be used for:

- Elevation. This raises the home or business to or above the flood elevation level adopted by your community.
- Relocation. This moves the home or business out of harm's way.
- Demolition. This tears down and removes flood-damaged buildings.
- Flood-proofing. This option is available primarily for non-residential buildings. It involves making a building watertight through a combination of adjustments or additions of features to the building that reduces the potential for flood damage.

Individuals may file a claim for ICC in two instances:

- If the community determines that their homes or businesses are damaged by flood to the point that repairs will cost 50% or more of the building's pre-damage market value.
- If the community has a repetitive loss provision in its floodplain management ordinance and determines that the homes or businesses were damaged by a flood two times in the past 10 years, where the cost of repairing the flood damage, on the average, equaled or

exceeded 25% of its market value at the time of each flood. This is called repetitive damage. Additionally, there must have been flood insurance claim payments for each of the two flood losses.

Once a local community has made a substantial damage determination, you should contact your insurance company or agent who wrote you policy to file an ICC claim.

2) SBA Disaster Assistance Loan

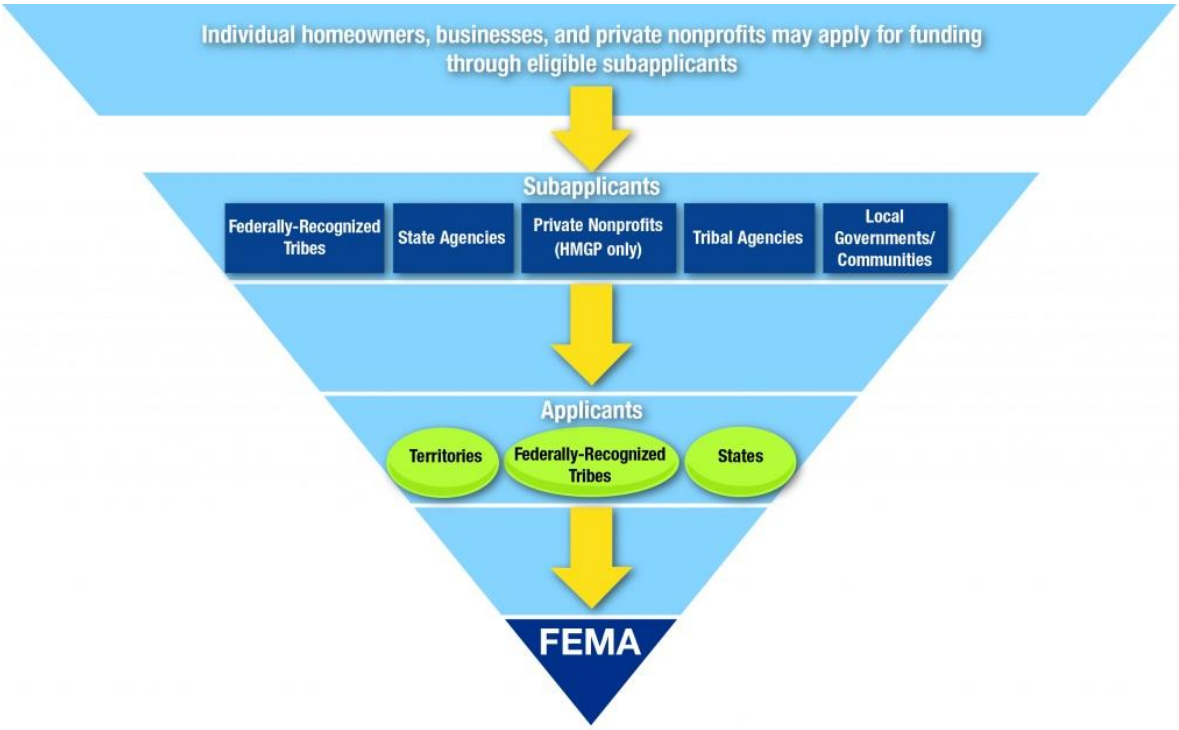
If your SBA Disaster Assistance Loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect their property against future damage such as retaining walls, sump pumps, elevation, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20% of total amount of disaster damage to the structure and improvements to a maximum of $200,000 for home loans and a maximum of $2,000,000 for business loans. SBA approval of the mitigating measures will be required before any loan increase.

3) Hazard Mitigation Grant Program (HMGP)

GOHSEP will receive HMGP funding equal to 15% of the total disaster grants awarded by FEMA. While Governor John Bel Edwards has expressed an interest to primarily use HMGP funds from this disaster for flood control projects, he has stated that he is open to using some of the funds for elevating and buying out structures. The HMGP process is long. There are still HMGP projects from Katrina waiting to be completed.

FEMA can fund up to 75% of the eligible costs of each project. The state or grantee must provide a 25% match, which can be fashioned from a combination of cash and in-kind sources. The 25% is typically passed on to the owner. Funding from other federal sources cannot be used for the 25% share with one exception. Funding provided to states under the Community Development Block Grant (CDBG) program from the Department of Housing and Urban Development (HUD) can be used to meet the non-federal share requirement.

Traditionally, GOHSEP would divide the funds to the parishes and local communities affected by the disaster. The parish or local community will choose owners for participation and submit a grant request to GOHSEP with all of the properties they can afford to elevate. GOHSEP will then submit the application to FEMA for final approval.



Additional information is available at https://www.fema.gov/media-library/assets/documents/103279.

4) Pre-Disaster Mitigation Program (PDM)

This program is very similar to the HMGP. Similarly, GOHSEP is the applicant. Federal funding is available for up to 75% of the eligible activity costs. Small, impoverished communities may be eligible for up to a 90% Federal cost share. The remaining eligible activity costs must be derived from non-Federal sources.

A small, impoverished community must:

i. Be a community of 3,000 or fewer individuals identified by the State as a rural community that is not a remote area within the corporate boundaries of a larger city;
ii. Be economically disadvantaged, with residents having an average per capita annual income not exceeding 80% of the national per capita income, based on best available data. For the most current information, go to the Bureau of Economic Analysis website at http://www.bea.gov;
iii. Have a local unemployment rate that exceeds by 1 percentage point or more the most recently reported, average yearly national unemployment rate. For the most current information, go to the Bureau of Labor Statistics website at http://www.bls.gov/eag/eag.us.htm; and,
iv. Meet other criteria required by the applicant in which the community is located.

Additional information is available at http://www.fema.gov/media-library-data/1455711373912-17d561db31cc299667dc5c60811165d1/FY16_PDM_Fact_Sheet.pdf

5) **Flood Mitigation Assistance Grant Program (FMA)**
This program is similar to the HMGP and PDM; however, it is focused on mitigating repetitive loss (RL) properties and severe repetitive loss (SRL) properties. Federal funding is available for up to 75 percent of the eligible activity costs.

FEMA may contribute up to 100% Federal cost share for SRL properties. An SRL property is a structure that:

a) Is covered by an NFIP policy; and,
b) Has incurred flood related damage
   i. For which four or more separate claims payments (includes building and contents) have been made under flood insurance coverage with the amount of each such claim exceeding $5,000, and with the cumulative amount of such claims payments exceeding $20,000, or
   ii. For which at least two separate claims payments (includes only building) have been made under such coverage, with the cumulative amount of such claims exceeding the market value of the insured structure.

FEMA may contribute up to 90 percent Federal cost share for RL properties. An RL property is a structure covered by a contract for flood insurance made available under the NFIP that:

a) Has incurred flood-related damage on two occasions, in which the cost of the repair, on the average, equaled or exceeded 25 percent of the market value of the structure at the time of each such flood event; and,
b) At the time of the second incidence of flood-related damage, the contract for flood insurance contains increased cost of compliance coverage.

Additional information is available at http://www.fema.gov/media-library-data/1455710459301-048a67862580037b30cd640a802a9053/FY16_FMA_Fact_Sheet.pdf.

6) **Dept. of Housing and Urban Development (HUD) 203(k) Rehab Mortgage Insurance**
Section 203(k) insures mortgages covering the purchase or refinancing and rehabilitation of a home that is at least a year old. A portion of the loan proceeds is used to pay the seller, or, if a refinance, to pay off the existing mortgage, and the remaining funds are placed in an escrow account and released as rehabilitation is completed. The cost of the rehabilitation must be at least $5,000, but the total value of the property must still fall within the FHA mortgage limit for the area. The value of the property is determined by either (1) the value of the property before rehabilitation plus the cost of rehabilitation, or (2) 110 percent of the appraised value of the property after rehabilitation, whichever is less.

Many of the rules and restrictions that make FHA's basic single family mortgage insurance product (Section 203(b)) relatively convenient for lower income borrowers apply. Lenders may charge some additional fees, such as a supplemental origination fee, appraisal fee, fees for preparation of architectural documents, and a fee to review of the rehabilitation plan.

The extent of the rehabilitation covered by Section 203(k) may range from relatively minor (though exceeding $5000 in cost) to virtual reconstruction: a home that has been demolished

or will be razed as part of rehabilitation is eligible, provided that the existing foundation system remains in place. Section 203(k) loans can finance the rehabilitation of the residential portion of a property that also has non-residential uses; they can also cover the conversion of a property of any size to a one- to four- unit structure. The types of improvements that borrowers may make using Section 203(k) financing include:

- structural alterations and reconstruction
- modernization and improvements to the home's function
- elimination of health and safety hazards
- changes that improve appearance and eliminate obsolescence
- reconditioning or replacing plumbing; installing a well and/or septic system
- adding or replacing roofing, gutters, and downspouts
- adding or replacing floors and/or floor treatments
- major landscape work and site improvements
- enhancing accessibility for a disabled person
- making energy conservation improvements

HUD requires that properties financed under this program meet certain basic energy efficiency and structural standards. Applications must be submitted through an FHA approved lender.

Additional information is available at
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k--df

7) USDA, Rural Development Single Family Housing Repair Loans & Grants

Also known as the Section 504 Home Repair program, this provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards. The homeowner must live in a qualifying rural area.

To qualify, you must:

- Be the homeowner and occupy the house
- Be unable to obtain affordable credit elsewhere
- Have a family income below 50 percent of the area median income
- For grants, be age 62 or older and not be able to repay a repair loan

Loans may be used to repair, improve or modernize homes or remove health and safety hazards. Grants must be used to remove health and safety hazards

The maximum loan is $20,000 and the maximum grant is $7,500. Loans and grants can be combined for up to $27,500 in assistance

The terms of the loan or grant are:

- Loans can be repaid over 20 years
- Loan interest rate is fixed at 1%
- Full title service is required for loans of $7,500 or more

- Grants have a lifetime limit of $7,500
- Grants must be repaid if the property is sold in less than 3 years
- If applicants can repay part, but not all of the costs, applicants may be offered a loan and grant combination

Additional information is available at http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/la.

8) Community Development Block Grant (CDBG)
The Governor may propose a plan to use CDBG funds to mitigate substantially damaged properties. CDBG funds are not automatic and require authorization from Congress and the President. The CDBG funds would be provided to the State to administer within the parameters of the program proposed by the Governor.

Repairs to Damaged Land and Infrastructure
USDA Emergency Watershed Protection Program
Through the Emergency Watershed Protection (EWP) program, the U.S. Department of Agriculture's Natural Resources Conservation Service (NRCS) can help communities address watershed impairments that pose imminent threats to lives and property. If your land has suffered damage due to flood, fire, drought, windstorm, or other natural occurrence, contact your local authorities and/or your local NRCS office to find out if you qualify for the EWP program.

The program does not depend upon the declaration of a national emergency. All projects undertaken through EWP, with the exception of the purchase of floodplain easements, must have a project sponsor. Sponsors must be a legal subdivision of the State, such as a city, county, general improvement district, or conservation district, or an Indian Tribe or Tribal organization as defined in Section 4 of the Self-Determination and Education Assistance Act.

Sponsors are responsible for:
- Providing land rights to do repair work;
- Securing necessary permits;
- Furnishing the local cost share;
- Accomplishing the installation of work; and,
- Performing any necessary operation and maintenance.

Through EWP, the NRCS may pay up to 75 percent of the construction costs of emergency measures. Ninety percent may be paid for projects within limited-resource areas as identified by U.S. Census data. The remaining costs must come from local sources and can be made in cash or in-kind services.

All EWP projects must reduce threats to lives and property; be economically, environmentally, and socially defensible; be designed and implemented according to sound technical standards; and conserve natural resources.

The EWP program addresses watershed impairments, which include, but are not limited to:

- Debris-clogged stream channels;
- Undermined and unstable streambanks;
- Jeopardized water control structures and public infrastructures;
- Wind-borne debris removal; and,
- Damaged upland sites stripped of protective vegetation by fire or drought.

Floodplain easements for restoring, protecting, maintaining, and enhancing the functions and values of floodplains, including associated wetlands and riparian areas, are available through EWP. These easements also help conserve fish and wildlife habitat, water quality, flood water retention, and ground water recharge, as well as safeguard lives and property from floods, drought, and erosion. EWP work is not limited to any one set of measures.

NRCS completes a Damage Survey Report that provides a case-by-case investigation of the work necessary to repair or protect a site. NRCS will only provide funding for work that is necessary to reduce applicable threats.

Sponsors that want to increase the level of protection in a particular project are responsible for paying 100 percent of the costs of the desired upgrade and additional work.

FEMA Individual Assistance for Damaged Vehicles

If the flooding left you without a vehicle and you have unmet needs after auto insurance and the SBA, you may qualify for FEMA to pay between $50 and $5,999 to repair your vehicle. To receive more than $50 you will have to provide an estimate from a license mechanic detailing the cost of flood related repairs. If the vehicle is totaled, you can may receive $6,000. Assistance may also be available to help with the cost of public transportation.

Replacing Lost or Damaged Documents in Louisiana

- **Louisiana Driver's Licenses:**
  Phone: 888-214-5367
  Website: http://omv.dps.state.la.us/

- **Birth and Death Certificates:**
  Phone: 225-342-9500
  Website: http://new.dhh.louisiana.gov/index.cfm/page/635

- **Social Security Cards:**
  Phone: 800-772-1213
  Website: https://www.ssa.gov/ssnumber/

- **Bank Checks, ATM/Debit Cards or Safe Deposit Boxes:**
  Phone: 877-275-3342
  Website: https://www.fdic.gov

- **Credit Cards – Contact the appropriate issuing institution:**
  American Express: 800-327-1267
  https://www.americanexpress.com/us/content/help/lost-stolen-card.html
  Discover: 800-347-2683
  https://www.discover.com/credit-cards/help-center/
  MasterCard: 800-627-8372
  https://www.mastercard.us/en-us/consumers/get-support.html
  Visa: 800-847-2911
  https://usa.visa.com/support/consumer/lost-stolen-card.html

- **Insurance Documents:**
  Phone: Check with your insurance agent.
  Website: http://insurance.lawyers.com/natural-disasters/replacing-personal-documents-lost-in-a-disaster.html

- **Real Estate and Property Records (Mortgage Documents, Deeds, etc.):**
  Phone: Contact your agent.
  http://insurance.lawyers.com/natural-disasters/replacing-personal-documents-lost-in-a-disaster.html

- **Proof of Address/Residency:**
  Contact your local utility company to obtain a recent bill.

- **Military Records:**
  Phone: 866-272-6272
  Website: https://www.archives.gov/veterans/military-service-records/

- **Medical and Prescription Records:**
  Call your doctor; medical and prescription records are tracked electronically.

- **Medicare Cards:**
  Phone: 800-772-1213
  https://faq.ssa.gov/ics/support/kbanswer.asp?deptID=34019&task=knowledge&questionID=3708

- **Tax Returns:**
  Phone: 800-829-1040
  Website: https://www.irs.gov/uac/About-Form-4506T

- **Credit Reports:** Equifax, Experian or TransUnion
  Phone: 877-322-8228
  Website: https://www.annualcreditreport.com/index.action

- **U.S. Savings Bonds:**
  Phone: 844-284-2676 (toll-free)

- **SNAP Cards (Food Stamps):**
  Phone: 1-888-524-3578 Website: www.dcfs.la.gov/DSNAP

- **Passports:**
  Phone: 877-487-2778
  Website: https://travel.state.gov/content/passports/en/passports/lost-stolen.html

- **Green Cards:**
  Phone: 800-375-5283
  Website: https://www.uscis.gov/green-card/after-green-card-granted/replace-green-card

Legal Assistance

- **Disaster Legal Services (DLS)**
  This program provides free legal help to low-income disaster survivors who aren't able to get adequate legal services to help with problems after a disaster. FEMA provides this service through an agreement with the Young Lawyers Division of the American Bar Association. Their help includes counseling and advice, referral to relevant legal services, and legal representation in cases that don't generate a fee. Cases that may have a fee are turned over to the local lawyer referral service.

  DLS can help with things like:
  - Insurance claims for medical bills, loss of property, loss of life.
  - New wills, powers of attorney, and other legal papers lost during the disaster.
  - Home-repair contracts and contractors.
  - Problems with landlords.

  You can be referred to DLS by calling:
  - 1-800-621-FEMA (3362)
  - TTY 1-800-462-7585
  - 711 and VRS 1-800-621-3362

- **Paid Legal Services**
  Louisiana Bar Association and its local chapters offer Lawyer Referral Services.
  Baton Rouge Area: (225) 344-9926
  Lafayette Area: www.lafayettebar.org
  Lake Charles Area: (337)436-2914
  New Orleans Area: (504) 561-8828

- **Free (Pro Bono) Legal Services**

Alexandria
Central Louisiana Pro Bono Project, Inc.
3600 Jackson Street
Ste. 126
Alexandria, LA 71301
Phone: (318) 449-9778
Fax: 318-449-5515

Legal Services of Central Louisiana
628 Murray Street
Alexandria, LA 71301
Phone: (318) 443-7281
Phone: (800) 256-4343
Web: http://www.la-law.org

Baton Rouge
Baton Rouge Bar Foundation Pro Bono Project
544 Main Street
Baton Rouge, LA 70801
Phone: 225-344-4803
Fax: 225-344-4805
Web: http://www.brba.org

Louisiana Coalition Against Domestic Violence
P.O. Box 77308
Baton Rouge, LA 70879
Phone: (225) 752-1296
Fax: (225) 751-8927
Web: http://www.lcadv.org

Baton Rouge
Southeast Louisiana Legal Services
715 St. Ferdinand St.
Baton Rouge, LA 70802
Toll Free: (855) 512-3980
Local: (225) 448-0080
Fax: (225) 383-1197
Intake Line: (225) 448-0331
Web: http://www.slls.org

Covington
Southeast Louisiana Legal Services
423 North Florida Blvd.
Covington, LA 70433
Phone: (985) 893-0076
Phone: (800) 891-0076
Web: http://www.slls.org

Franklin
Acadiana Legal Service Corporation
P. O. Box 4823
Franklin, LA 70502
Phone: (337) 237-4320
Phone: (800) 256-1175
Web: http://www.la-law.org

Hammond
Southeast Louisiana Legal Services
1200 Derek Drive, Suite 100
Hammond, LA 70404
Phone: (985) 345-2130
Phone: (800) 349-0886
Web: http://www.slls.org

Lafayette
Acadiana Legal Services Corporation
1020 Surrey Street
Lafayette, LA 70501
Phone: 337-237-4320
Phone: (800) 256-1175
Web: http://www.la-law.org

Lafayette Volunteer Lawyers
2607 Johnston Street
Lafayette, LA 70503
Phone: (337) 237-4700
Fax: (333) 237-0970
Web: http://www.lafayettebar.org/Lafayette-Volunteer-Lawyers.html

Lake Charles
Southwest Louisiana Law Center
1011 Lakeshore Drive Magnolia Bldg., Suite 402
Lake Charles, LA 70601
Phone: (337) 436-3308
Phone: (800) 256-1955
$50 consultation fee and attorney discusses financials with the client

Miscellaneous

The National Emergency Family Registry and Locator System (NEFRLS)

NEFRLS helps reunite families separated by a disaster. The system is only activated to support presidentially declared disasters that involve mass evacuation. If you've had to leave your home, you can register and give details about your current location, as well as list any family members traveling with you. You can also list up to seven people (guardians, friends, or family) you'll allow to get your information.

Anyone affected, or anyone who wants to get the status of friends or family, can register and visit the NEFRLS website. You can also call the NEFRLS hotline to register or ask about someone.

To get someone's status, you must provide personal information about the person you're looking for, and you must be on their designee list.

To register with NEFRLS or to get someone's status:

- Call 1-800-588-9822, or
- Visit the FEMA NEFRLS page at https://egateway.fema.gov/inter/nefrls/home.htm.

American Red Cross Safe and Well

Similar to NEFRLS, Safe and Well allows individuals to register and search for family and friends after a disaster. You can register or search at https://safeandwell.communityos.org/cms/index.php

Volunteer or Donations Opportunities

Individuals wishing to volunteer or donate items can register online at http://www.volunteerlouisiana.gov/.

U.S. Postal Service (USPS) Change of Address

There are two ways you can change your address:

1. Visit the Official USPS Change of Address page.
   You must:
   - Confirm your identity with a valid credit or debit card. A small charge will be added to your account.
   - Have a valid email address.

2. Fill out and submit PS Form 3575, available at any U.S. Post Office.
   You may then:
   - Take or mail the form to any U.S. Post Office.
   - Give it to any Postal Mail Carrier.

Contracting Opportunities
Contractors should contact the applicable Federal, State, Parish, or Local Government as well as the applicable Non-Profit in need of the goods or services they are offering. Federal and State Contracting and Public Bidding laws may apply. Red Cross has a Supplier Management webpage on contracting with the at http://www.redcross.org/contact-us/becoming-a-supplier-or-vendor

- **Debris Removal**
  Anyone interested in contracting for debris removal work with the applicable State, Parish, or Local Government can add their name to FEMA's Debris Removal Contractor Registry (DRCR), FEMA offers DRCR as a one-stop database for Public Assistance applicants to review in selecting a contractor. Inclusion in the database is not required or an endorsement by FEMA. Additional information is available at http://asd.fema.gov/inter/drcr/public/faq.htm

- **Federal Contracts**
  Anyone interested in open federal government contract opportunities should go to http://www.fedbizopps.gov. You must already be registered in the Central Contractor Registry (CCR) at www.ccr.gov. After completing the required elements, go to the Disaster Response page (see "Optional Information" on the left had side of the page).

  CCR Customer Service Contact Information
  Phone: 1-888-227-2423
  Email: ccr@bpn.gov
  Hours of Operation are 9 - 5 (EST) Monday - Friday. Voice mail messages will be taken if all lines are busy and all calls will be returned.

  Federal Disaster contracts are primarily coordinated by the SBA and handled by procurement employees from various federal agencies based on availability. They primarily use previously identified contractors with proven records with government contracts. Depending on the needs of the federal government, work may go out to competition. See https://www.sba.gov/sites/default/files/disaster_contracting.pdf

  FEMA's contracting site is at http://femacontracts.com/. All vendors interested in doing business with FEMA should send an e-mail to FEMA-Industry@dhs.gov.

  The Army Corps of Engineers also has its Disaster Resource Contractor Registry at http://www.lrl.usace.army.mil/DisasterEquip/ (firms must also be register in CCR). Information in this registry will be used by the Corps offices that are looking for specific goods or services during emergencies. Submission of information is voluntary. Information will be considered For Official Use Only within the Federal government. Submission of information to this registry DOES NOT expressly or implicitly commit the Federal government to procurement of products or services. For any questions regarding the Corps Contractor Registry, please email disasterresponsereg@lrl02.usace.army.mil.

- **State Disaster Contracts**
  GOHSEP has a list of its contracting opportunities listed at
  http://gohsep.la.gov/RESOURCES/EMERGENCY-EVENT-PROCUREMENT

- **FEMA Manufactured Housing Units**
  Trailer park owners who wish to offer their parks for possible placement of MHUs can email their information to fema-ia-dhops@fema.dhs.gov

  Anyone interested in hauling and installing MHU may contact the SBA and the Corps. The agencies are using existing government contractors with proven records, but may open it to competition.

Reinterment
FEMA disaster assistance may be available for reinterment efforts in Louisiana cemeteries, where floodwaters have dislodged or destroyed caskets, vaults, and mausoleums.

- In privately owned cemeteries, assistance may be available if the costs are the legal responsibility of an individual and not the cemetery. Individuals seeking assistance in a privately owned cemetery should register at 800-621-3362.

- For publicly owned cemeteries, assistance may be available through our Public Assistance program which reimburses local governments for infrastructure repairs. The owner and/or operator of the public cemetery must apply via louisianapa.com.

Agriculture Assistance (Not Available At This Time)

Crop Insurance

Crop Insurance protects agricultural producers against crop losses due to natural perils. The program, administered by the U.S. Department of Agriculture's (USDA) Risk Management Agency (RMA), offers several plans for crops and livestock. Availability varies by state and parish. To qualify for this program, you must be an agricultural farmer or rancher. To find insurance companies and agents, visit the Crop Insurance Providers List. You can contact the RMA at rma.mail@rma.usda.gov.

Noninsured Crop Disaster Assistance Program (NAP)

NAP offers payments to producers of eligible crops when low yields, loss of inventory, or prevented planting occur due to a natural disaster. You may qualify if you're a landowner, tenant, or sharecropper who shares in the risk of producing an eligible crop. You must be entitled to an ownership share of that crop. To qualify per the Agricultural Act of 2014, your average adjusted gross income (AGI) limitation cannot exceed $900,000. Other terms and conditions also apply.

Your crops must be commercially produced, agricultural commodity crops. The catastrophic risk protection level of crop insurance must also not be available. NAP provides coverage equal to:

- 50% of the approved yield, and
- 55% of the average market price.

Additional buy-up coverage is available in increments between:

- 50% to 65% of the approved yield, and
- 100% of the average market price.

Under the buy-up coverage, you may choose either or both of the options below:

- Historical Marketing Percentage Option
- Direct Market Option

You may also choose the organic market price for eligible crops. This is available under both the 50/55% coverage and the buy-up coverage. Eligible crops may be any of the following:

- Grown for food.
- Planted and grown for livestock use, like grain and forage crops, and native forage.
- Grown for fiber, like cotton and flax (except for trees).
- Grown in a controlled environment, like mushrooms and floriculture.
- Specialty crops, like honey and maple sap.
- Value loss crops, such as aquaculture, Christmas trees, ginseng, ornamental nursery and turfgrass sod.
- Sea oats and sea grass
- Seed crops where the stock is produced for sale as seed stock for other eligible NAP crop production.

To find out if a crop qualifies for NAP coverage, you must contact the FSA office where your farm records are kept.

An eligible natural disaster includes:

- Damaging weather, such as drought, freeze, hail, excessive moisture or wind, or hurricanes.
- An event such as an earthquake or flood.
- A condition related to a natural event, such as excessive heat, plant disease, volcanic smog (VOG), insect infestation.
- Any combination of these conditions.

The disaster must directly affect your crop and occur:

- During the coverage period, and
- Before or during harvest.

You must apply for coverage of non-insurable crops using Form CCC-471, Application for Coverage at your local FSA office, and pay any service fees that apply. You must also file by the application closing date set by your state FSA committee. You may also read the FSA's NAP Program page to get more details.

Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP)
ELAP provides $20 million each fiscal year in emergency assistance to eligible producers. The funds cover losses due to eligible weather or other events, like blizzards, disease (including cattle tick fever), water shortages, and wildfires. ELAP covers losses that the 2014 Farm Bill doesn't cover under other Supplemental Agricultural Disaster Assistance Payment programs. These other programs include the Livestock Forage Disaster Program (LFP) and the Livestock Indemnity Program (LIP).

ELAP covers:

- Livestock death losses.
- The costs of hauling water to livestock.
- Livestock feed and grazing losses.
- The cost associated with gathering livestock to be treated for cattle tick fever.
- Honeybee colony and hive losses.
- Honeybee feed losses.
- Farm-raised fish death and feed losses.

For more details and to find out how to apply, you can read the individual fact sheets found on the ELAP page. You may also contact your local USDA Service Center or FSA office.

Emergency Conservation Program (ECP)
ECP helps farmers and ranchers repair damage to farmlands caused by natural disasters. It also helps to put methods in place for water conservation during severe drought. The ECP does this with funding and assistance to repair the damage or to install the conservation methods. The FSA Parish Committee inspects the damage to determine if your land qualifies for ECP. Conservation problems that existed before the disaster or severe drought are not eligible. Check with your local FSA office to find out about ECP sign-up periods set by the FSA Parish Committee. To apply, contact your local USDA Service Center.

For your land to qualify for funds, the damage must create new conservation problems that, if not dealt with, would:

- Further damage the land;
- Greatly affect the land's productive capacity;
- Represent natural disaster damage that is unusual for the area (except damage from wind erosion);
- Be too costly of a repair to return the land to production without federal help.

To rehabilitate farmland, you may carry out emergency conservation actions like:

- Remove debris from farmland;
- Restore livestock dung and conservation structures;
- Provide water for livestock during periods of severe drought.

Livestock Indemnity Program (LIP)
LIP offers payments to livestock producers for livestock deaths in excess of normal mortality caused by bad weather. LIP also covers attacks by animals reintroduced into the wild by the federal government or protected by federal law. This includes attacks by wolves and birds. Excludes wild, free-roaming animals, or pets or animals used for recreational purposes, like for hunting, roping, or show. LIP payments equal 75 percent of the livestock's market value on the day before the date of death. For more details, read the Livestock Indemnity Program fact sheet.

To qualify, you must have legally owned the eligible livestock on the day they died. The livestock must also:

- Have died due to an eligible weather event, which occurred on or after Oct. 1, 2011, and no later than 60 days from the end date of the event.
- Been raised for commercial use in a farming operation on the day they died.

Contract growers of poultry and swine are also eligible. You must have had possession and control of the livestock and a written agreement with the livestock owner. The specific terms, conditions, and obligations of both parties must be set.

To apply for payment, you must submit a notice of loss and an application at your local FSA office. The notice of loss must be submitted:

- The earlier of 30 days of when the loss of livestock is known, or
- 30 days after the loss calendar year end.

Tree Assistance Program (TAP)
TAP provides payments to qualifying orchardists and nursery tree growers after a natural disaster. The funds may help you replant or rehabilitate eligible trees, bushes, and vines damaged by the disaster. For more details, visit the Tree Assistance Program (TAP) page.

Payments are based on:

- The lessor of 65% of the actual cost of replanting, in excess of 15 % mortality, and/or
- 50% of the actual cost of rehabilitation, in excess of 15% mortality, or
- The maximum eligible amount allowed for the practice by FSA.

Eligible trees, bushes, and vines are those that produce an annual commercial crop. Nursery trees include ornamental, fruit, nut, and Christmas trees. Trees used for pulp or timber are not eligible.

You must:

- Have eligible losses caused by natural disaster.
- Have a mortality loss or damage in excess of 15% after adjustment for normal mortality or damage.
- Have been unable to prevent the loss through any reasonable measures.
- Have owned the eligible trees, bushes, and vines at the time of the disaster, and
- Replace trees, bushes, and vines within 12months from the application approval date

You must submit applications to the FSA office that maintains your farm records. Applications must be submitted within 90 days of the disaster or the date when the loss is found

Farm Service Agency Emergency Loan Program
Loans up to $500,000 for farmers, ranchers and aquaculture operators to cover production and property losses, excluding primary residence. Contact local USDA Service Center to apply and for more information.

Louisiana FSA State Office
3737 Government Street
Alexandria, LA 71302
(318)473-7721