

Hurricane Ida Resource Guide

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1. FEMA

The Federal Emergency Management Agency (FEMA) makes financial assistance available to residents of presidentially-declared disaster areas. This assistance can come in the form of temporary housing, grants for home repairs and to replace damaged personal property. Residents will be eligible for assistance to cover uninsured losses and if their home has been made unlivable as a result of storm damage.

Residents of the disaster area should register for assistance by calling FEMA at 1-800-621-3362 (1-800-462-7585 for Deaf callers) or online at www.disasterassistance.gov.

FEMA Individual Assistance is available for residents of the following parishes:

Ascension, Assumption, East Baton Rouge, East Feliciana, Iberia, Iberville, Jefferson, Lafourche, Livingston, Orleans, Plaquemines, Pointe Coupee, St. Bernard, St. Charles, St. Helena, St. James, St. John the Baptist, St. Martin, St. Mary St. Tammany, Tangipahoa, Terrebonne, Washington, West Baton Rouge, West Feliciana.

When registering, all applicants should have the following information available:

- Social security number
- Current and pre-disaster address
- Current contact information including phone number and email address
- Homeowners and flood insurance policy information (if applicable)
- Household financial information
- Banking information including account and routing numbers for direct deposit of funds
- Description of losses

Important Information:

- **Save all receipts** for any expenses related to evacuation, including hotels, gas, and food. FEMA may be able to reimburse you, but only if your house suffered damage that made it unlivable.
- After you have registered for FEMA assistance, they will send an inspector to your home to verify the damage. Make sure the inspector has identification and do not pay the inspector. **FEMA inspections are free.**
- FEMA may require you to apply for an SBA loan before receiving any financial assistance. This does not mean you have to accept a loan or that you will qualify for one.
- If you have homeowners, renters, or flood insurance you should contact your insurance provider immediately and begin the claims process. **FEMA requires**

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information from your insurance which may include a declaration page, settlement or denial.

FEMA Expanded Documentation Options for Homeowners

FEMA is now accepting additional forms of documentation to help prove that you own your home to advance equity for disaster survivors, ensuring more underserved communities can access disaster assistance. When FEMA is not able to verify documentation, the options below are now available to prove ownership. In rare occasions where FEMA cannot verify homeownership and survivors cannot provide documentation listed above, a caseworker will help survivors explore other options.

- Deed or title
- Mortgage document
- Homeowners insurance documentation
- Property tax receipt or tax bill
- Manufactured home certificate or title
- Home purchase contracts (e.g. Bill of Sale)
- Last will and testament (and death certificate) naming applicant heir to the property
- Receipts for major repairs or maintenance within 5 years prior to the disaster
- Letter prepared after the disaster from a mobile home park owner or manager or public official that meet FEMA requirements
- Letter or mail delivered to your address from an employer, public official, social service organization, local school or school district, mobile home park owner or manager.

Assistance provided by FEMA for homeowners and renters can include grants for rent, temporary housing and home repairs to their primary residences, as well as other serious disaster-related needs, such as medical and dental expenses or funeral and burial costs.

Types of Temporary Housing Assistance

1. Rental Assistance

Financial assistance to pay for alternate temporary housing if a homeowner or renter is displaced from their primary residence because of Hurricane Ida. This may include renting an apartment, house or staying at a hotel, bed and breakfast or Airbnb.

Expedited rental assistance may be available to survivors in Ascension, Assumption, East Baton Rouge, East Feliciana, Jefferson, Lafourche, Livingston, Orleans,

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Plaquemines, St. Bernard, St. Charles, St. Helena, St. James, St. John the Baptist, St. Tammany, Tangipahoa, Terrebonne and Washington parishes. Survivors in those parishes who are unable to return to their home due to a utility outage or inaccessibility may receive up to one month's rental assistance at the fair market rate. Eligible survivors must not be receiving housing assistance covered by insurance benefits like additional living expenses or loss of use and **must apply with FEMA by Sept. 22, 2021** to be considered.

2. Lodging Expense Reimbursement (LER)

Reimbursement for out of pocket lodging expenses that are not covered by insurance benefits like additional living expenses or loss of use. The survivor's pre-disaster primary residence must be unlivable, inaccessible or affected by an extended disaster-caused utility outage. Eligible expenses may include the cost of the room and taxes charged by a hotel or other lodging provider. This does not include costs for food, phone calls or transportation. LER is limited to reimbursement and is not provided in advance or in the form of direct payment to a hotel or motel. The costs must have also been incurred on or after Aug. 26, 2021. Survivors can upload their receipts to their DisasterAssistance.gov account.

3. Transitional Sheltering Assistance (TSA)

Assistance that allows eligible survivors who are unable to live in their primary home to stay temporarily in short-term lodging at a participating hotel or motel, which FEMA pays for directly. Survivors may not request TSA. Those who are eligible will be contacted by FEMA about their eligibility. TSA-eligible applicants must find and book their own hotel rooms. The list of participating hotels will be posted on DisasterAssistance.gov, under the link Transitional Sheltering Assistance Program. TSA-approved hotels are limited to the states of: Louisiana, Alabama, Arkansas, Georgia, Florida, Mississippi, New Mexico, Oklahoma, Tennessee, and Texas.

Rental Solutions at www.lahousingsearch.org

Louisiana Housing Corporation is hosting a website for rentals that may be available to you. Rentals can be paid with your own private funds, a housing choice (Section 8) voucher that you already have, or FEMA Individual Assistance you receive.

If you are denied an apartment, offered different terms and conditions, or something just doesn't feel right, please call our office to find out more about housing discrimination.

Toll Free: 877-445-2100

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Multi-Family Lease and Repair Program (MFLRP)

Owners of multi-family buildings in or near disaster-impacted areas that suffered damage may be eligible to apply for this program. Each site must have been previously used as multifamily housing and contain five or more rental units and must be able to be repaired within two months.

Under this program, there is no rental cost for the eligible applicant. The repair costs are funded by FEMA and the value of these repairs are deducted from the value of the lease agreement between FEMA and the property owner.

- FEMA identifies registered applicants in need of a rental property, reviews for eligibility and then connects the eligible applicant to participating property owners.
- Both the applicant and the property owner sign terms and conditions with FEMA. However, the applicant and the property owner enter into a standard lease agreement to which FEMA is not a party.
- The property owner cannot subject FEMA applicants to different or additional criteria from other tenants and must comply with Fair Housing requirements. In addition, in cases where FEMA contracts directly with the property owner for repairs, the property owner must fulfill the terms of that agreement.
- Applicants are required to maintain contact with FEMA and go through a recertification process to determine their continued eligibility. Applicants deemed ineligible for the continued assistance may be given the option to sign a standard lease with the property owner or vacate the rental unit.
- If you are a property owner and are interested in repairing your rental property and assisting flooding survivors, please call 1-225-382-1464 or email FEMA at fema-ia-dhops@fema.dhs.gov.

Who is eligible?

Apply for FEMA disaster assistance at 1-800-621-FEMA or www.disasterassistance.gov to be considered for eligibility. To remain eligible to stay in an MFLRP property, applicants must demonstrate a continued housing need and show progress toward a permanent housing solution. FEMA may provide these housing options for up to 18 months following a disaster declaration. In extraordinary circumstances, the State may request an extension.

Home Repair Assistance

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Financial assistance to help with uninsured or underinsured home repairs to an owner-occupied primary residence. Types of repairs can include structural parts of a home (e.g., foundation, outside walls, roof) or windows, doors, floors, walls, ceilings and cabinetry. It may also include repair utility systems such as electrical, plumbing and gas systems. Assistance is limited to the basic needs to make the home safe, sanitary and functional.

Additional Types of Assistance

Other Needs Assistance (ONA)

Financial assistance for other uninsured or underinsured disaster-caused expenses and serious needs such as medical, funeral, childcare, moving and storage expenses or other essential items purchased as a result of the disaster such as generators and chainsaws. **For this disaster only**, survivors whose primary home is in one of the 25 designated parishes, **may be eligible to receive reimbursement for the purchase or rental of a generator up to \$800.** The generator must have been purchased between **Aug. 26, 2021** and **Sept. 25, 2021**. Additionally, the reimbursement amount for the purchase or rental of a chainsaw is up to \$250 for this disaster. For survivors who do not qualify for a loan from the Small Business Administration, assistance may be available to cover losses for essential personal property or transportation.

Critical Needs Assistance (CNA)

Critical Needs Assistance is provided to eligible survivors who have immediate or critical needs because they are displaced from their home or survivors who are in their home but identified a critical need for an alternate place to live. CNA may cover water, food, first aid, prescriptions, infant formula, diapers, personal hygiene items and fuel for transportation. CNA is limited to a one-time \$500 payment per household. Survivors must apply with FEMA by Sept. 22, 2021 to be considered.

Clean and Sanitize Assistance (CSA)

Financial assistance to eligible survivors who have disaster-caused real property damage, but their home is still livable. CSA is to be used for needed clean-up actions to the survivor's home and cannot duplicate benefits of insurance. CSA is limited to a one-time payment of \$300 per household.

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Low-Interest Disaster Loans

Small Business Administration (SBA) disaster loans are the primary source of money to pay for repair or replacement costs not fully covered by insurance or other compensation. The SBA offers low-interest disaster loans to businesses of all sizes, most private nonprofit organizations, homeowners and renters.

Businesses may borrow up to \$2 million for any combination of property damage or economic injury. While homeowners may borrow up to \$200,000 to repair or replace their primary residence, and homeowners and renters may borrow up to \$40,000 to replace personal property.

SBA offers low-interest working capital loans called Economic Injury Disaster Loans to small businesses, small businesses engaged in aquaculture and most private, nonprofit organizations of all sizes having difficulty meeting obligations as a result of the disaster.

Apply online using SBA's secure website at www.disasterloan.sba.gov/ela. SBA has established a Virtual Disaster Loan Outreach Center that is open 7 days a week. 7 am to 7 pm Central Time. You can contact an SBA customer service representative via email at FOCWAssistance@sba.gov or by phone at 800-659-2955. Individuals who are deaf or hard-of-hearing may call 800-877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

Appeals for all FEMA claims:

If you are denied assistance from FEMA, you can file an appeal within 60 days of the decision letter you receive. To appeal, send a letter to FEMA by mail to: FEMA – Individuals and Households Program, National Processing Center, PO Box 10055, Hyattsville, MD 20782-7055, or fax to 1-800-827-8112.

This letter should explain why you disagree with FEMA's decision and be signed by you. Include your FEMA registration number and the disaster number on your appeal letter (these should be on any correspondence you receive from FEMA and should be given to you when you registered for assistance).

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2. INSURANCE

Filing an insurance claim after a major disaster can be a long and difficult process.

This guide provides some basic information about insurance that every homeowner should know before filing a claim.

1. Know what kind of coverage you have.

- Have copies of your declaration pages and your policies and review them.
- Homeowners insurance generally covers damage from wind and wind-driven rain, or you may have a separate wind and hail policy. Most homeowners insurance also includes coverage for additional living expenses, personal property, and other structures (like garages, sheds, and fences).
- Flood insurance covers damage from rising waters, and usually damage to personal property caused by flooding, but it does not offer coverage for additional living expenses. If you don't have a copy of your policy, request one from your agent or insurance company.

2. Know what is covered.

- Some insurance policies may exclude certain items or damage from certain events. Review your policy declarations for any "exclusions" that your policy does not cover.

3. Know how much coverage you have.

- Your declaration page will tell you how much you can receive for covered damages under your policy. These are known as the policy limits and differ for each type of coverage.
- Policies may also cover either Replacement Cost Value (RCV) or Actual Cash Value (ACV). RCV will pay to replace damaged items with a new item comparable in value. ACV will only pay the value of an item minus any depreciation since it was purchased.

4. Deductibles:

- When filing an insurance claim, the homeowner is responsible for covering damage up to the amount of the deductible.
- Many homeowner's insurance policies have special hurricane deductibles, so if the damage was caused by a named hurricane, the homeowner will have to pay more out-of-pocket expenses, before insurance will pay for anything.

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- Look at your policy declaration page to find out how much your deductible is. In many cases, the hurricane deductible is 2%-5% of the Coverage A – Dwelling limits. For example, if your Coverage A limit is \$100,000 and your hurricane deductible is 2%, then your deductible is \$2,000.
- If the damage is less than the deductible, you may not receive any money from your insurance company, and you will be responsible for your own repairs.

5. Additional living expense/loss of use:

- Most homeowners' insurance policies (but not flood insurance) include coverage for additional living expenses. If you are unable to live in your home, you may be able to file a claim for any money you had to spend on hotels, gas, food, or other necessary items, while you were evacuated.
- Keep receipts for all your purchases, so you can provide them to the insurance company when you make your claim.
- Living expenses and loss of use may not be available if there is no structural damage to the property, so make sure to check your policy and discuss this with your insurance agent.

6. Personal property:

- Also called “contents coverage,” this is included in most homeowners insurance policies. It covers damage to furniture, clothing, housewares, electronics, appliances, and bedding.
- Take pictures of all damaged items, make a list of all damaged items, when and where they were purchased, and document how much they were worth before filing a claim.

7. Document your losses:

- Take pictures of all damage to your home. If minor repairs are needed to secure the property, you should take pictures of the damage, then complete the repairs immediately to prevent the damage from getting worse.
- Keep receipts for any money that was spent to secure the house. Your insurance company should cover this as well.

8. Claim process:

- Call your insurance agent or the insurance company's toll-free claims hotline to file a claim. The insurance company will then send an adjuster to your home to survey the damages. You should be at the house when the adjuster comes so you can point out any damage that might not be visible, especially damage to

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attics. Make sure the adjuster looks at all areas of your house that may have had damages.

- Do not agree to a rushed settlement or sign any form that says “final” or “full” settlement before you’ve had a chance to review it.
- The claim process is a negotiation. You don’t have to accept what the insurance company offers and can negotiate depreciated values.

9. Get repair quotes from reputable, licensed contractors.

- Your insurance should pay you whatever is necessary to bring your house back to its pre-storm condition. Do not accept a check unless it is enough to pay what a contractor has documented the repairs will cost.

10. Keep records.

- Keep copies of all correspondence between you and your insurance company. Document every conversation you have with an insurance company representative in a claim diary. Include the date and time of each conversation.

11. Seek assistance.

- If you continue to have problems with your insurance claim, there is help available. If you feel that the insurance company is not fairly settling your claim, you can file a complaint, go to mediation, or hire an attorney to file a lawsuit. Call the Department of Insurance at 1-800-259-5300 or go online to <http://www.lidi.state.la.us/> to file a complaint, or call the Louisiana State Bar Association at 1-800-421-5722 or www.lsba.org/public/findlegalhelp/ for help finding an attorney.

3. MORTGAGES

Homeowners with mortgages on their homes should be aware of assistance that is available to them, and what the consequences are of accepting relief from their mortgage companies. In order to qualify for any mortgage relief, homeowners should immediately contact their mortgage company and ask for assistance due to this federally declared disaster. If you need further advice, you can also call the Louisiana Fair Housing Action Center at 1-877-445-2100.

If you can't pay your mortgage because of the disaster, your lender may be able to help you. If you are at risk of losing your home because of the disaster, your lender may stop or delay initiation of foreclosure for 90 days. Lenders may also waive late fees for borrowers who may become delinquent on their loans as a result of the disaster.

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If you have a conventional mortgage, you are strongly encouraged to contact your lender for further information, and to see if you are eligible for relief.

If you have an FHA-insured mortgage, contact your lender to let them know about your situation. Some of the actions that your lender may take are:

- During the term of a disaster related foreclosure moratorium, your loan may not be referred to foreclosure if you were affected by a disaster.
- Your lender will evaluate you for any available loss mitigation assistance to help you retain your home.
- Your lender may enter into a forbearance plan, or execute a loan modification or a partial claim, if these actions will help retain and pay for your home.
- If saving your home is not feasible, lenders have some flexibility in using the pre-foreclosure sales program or may offer to accept a deed-in-lieu of foreclosure.

Are you eligible for a foreclosure moratorium?

You may be eligible for FHA disaster relief if you are one of the affected borrowers as described below. You must be in one of three basic groups in order to qualify for a moratorium on foreclosure:

1. If you or your family live within the geographic boundaries of a presidentially-declared disaster area, you are automatically covered by a 90-day foreclosure moratorium.
2. If you are a household member of someone who is deceased, missing or injured directly due to the disaster, you qualify for a moratorium.
3. If your financial ability to pay your mortgage debt was directly or substantially affected by a disaster, you qualify for a moratorium.

Act to qualify for foreclosure relief

A Foreclosure moratorium applies only to borrowers who are delinquent on their FHA loan. FHA lenders should automatically stop all foreclosure actions against families with delinquent loans on homes within the boundaries of a Presidentially- declared disaster area.

It is very important that you notify your lender to be sure that they realize you are an affected borrower. Your lender may request supporting documentation and use it to determine if you meet the relief criteria. Once identified as an affected borrower, foreclosure action may be stopped for the duration of the moratorium period.

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If your home was damaged in the disaster or you will not be able to make your monthly loan payment(s) because your finances were adversely affected, contact your lender immediately to request assistance.

Borrowers who were injured or whose income relied on individuals who were injured or died in the disaster will be asked for documentation such as medical records or death certificates, if available. Your lender will ask you for financial information to help evaluate what assistance can be provided to you to reinstate your loan.

If your FHA loan was current before the disaster but now you can't make your next month's payment

The FHA foreclosure moratorium only applies to borrowers in default. If you are current, you should continue to make your mortgage payment whenever possible. If, however, you are unable to pay your loan as a result of the disaster, your lender may waive any late fees normally charged and let you know about other options. Also, if you foresee ongoing problems in making your mortgage payments resulting from changes in your financial status, you should contact your lender immediately.

If your lender is unable to assist you

If you are not satisfied after discussing possible relief actions with your lender, please call a HUD-approved counseling agency toll free at 1-800-569-4287.

Conventional mortgages

For conventional mortgages that are not backed by the FHA, mortgage companies will handle situations on a case-by-case basis. If you are unable to make mortgage payments, your lender may suspend payments for a specific period of time. This can be called a **payment moratorium**, a **suspension** of payments, or a **temporary forbearance**. After that time period is over you will have to make up the missed payments, either in a lump sum or through other repayment arrangements. If a mortgage company representative tells you they will add the payments on the back end of your mortgage or not to worry about making payments, **DO NOT BELIEVE THEM**.

If you are unable to make mortgage payments for an extended period of time, there are other **repayment options**. Make sure to get any agreements with your mortgage company in writing. Some of these include:

1. **Repayment plan:** You will make payments in addition to your regular monthly payment to catch up on any missed payments. How much your payment is depends on how much you can afford and how far you are behind. They may ask you to make up to

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2 payments a month to catch up. Your mortgage company will likely offer this option first.

2. **Loan modification:** Your missed payments will be added back into the loan balance, and the terms of your mortgage may be changed, including the interest rate and length of repayment. This is a long-term solution that will generally only be offered after you have returned to your house. You may qualify for a loan modification depending on your income and specific situation, but it is not guaranteed. You have to qualify for this assistance, by proving that you can afford the payments, and will have to provide proof of your income and expenses.

3. **Partial claim:** Only for FHA, government-insured loans. A partial claim is a forgivable loan from the government agency that can cover from 4 to 12 months of missed payments. You can only qualify for one partial claim over the life of the loan. The loan has to be repaid when the house is sold or the loan is paid off.

Other information to know

Even if your house is severely damaged, and you can't live in it, you still owe a debt to your mortgage company. Your mortgage is a contract on the land that your house is on, so even if the house is not there, you still owe that money.

If you can afford to make your mortgage payment, you should continue to do so. While mortgage companies are able to offer limited assistance, they are not generally sympathetic with homeowners in your situation. None of the above-mentioned repayment arrangements are guaranteed. They all depend on the homeowner's ability to pay, and you must be able to qualify.

For assistance with any mortgage-related problems, contact a housing counseling agency in your area. A list of HUD-approved counseling agencies can be found at <http://www.hud.gov> or by calling 1-800-569-4287.

Mortgage companies and insurance

When you receive an insurance claim for losses to your home, the check will be written out to you and your mortgage company. That is because your mortgage company also has an interest in the property. You will need to send the check to the mortgage company and they will deposit it into a restricted escrow account.

The money can only be used for 2 purposes:

1. **Complete repairs:** Your mortgage company will pay out the money to you or your contractor in installments as repairs are completed. You will need to provide contractor's

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estimates and receipts for the money to be paid out. Generally, the mortgage company will not pay out all of the money until repairs are 90% complete.

2. Pay off your mortgage: If the insurance claim is enough to pay off the mortgage, including any fees owed, the mortgage company can pay off the mortgage. If it is not, **you can't use the money to make regular payments.** If you have a prepayment penalty, ask your mortgage company to waive it. Clauses in certain mortgage contracts allow your lender to pay off your mortgage if your insurance claim is more than you owe on the house, even without your permission. Before sending a check to the mortgage company, make sure to find out if they will do this. If they pay off the mortgage, you will not have any money to fix the house.

Recovery loans- FHA financing available for homes in disaster impacted areas

The Capital Area Finance Authority (CAFA) has announced loan products for homeowners and renters in disaster impacted areas.

1. FHA 203h Purchase Loan

This loan offers 100% financing (no money down) and is available for one year after the federal disaster declaration. The program is designed to help survivors in disaster areas recover by making it easier for them to get mortgages and become homeowners or re-establish themselves as homeowners. The loan is available for homeowners and renters whose homes were severely damaged or destroyed.

2. FHA 203k Renovation Loan

This product covers 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. It enables homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home. This loan is for renovations above \$35,000.

Limited 203k Loan: allows for up to \$35,000 in renovations.

The Capital Area Finance Authority (CAFA) is making additional grants of up to 5% of the final loan amount available for closing costs and down payments.

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4. CONTRACTORS

Many contractors will try to take advantage of consumers after a disaster. Follow this advice to find a reputable contractor:

- **Get bids from at least 3 different contractors** before hiring one. Make sure the estimate clearly details all the work that needs to be done.
- **Get references for contractors.** Ask the contractor for phone numbers of people who have used them before. References can also be found online at www.bbb.org.
- **Make sure your contractor is licensed in the state of Louisiana.** You can check on a contractor's license by calling the State Licensing Board for Contractors at 1-225-765-2301 or online at www.lslbc.louisiana.gov. Get a physical address and phone number.
- **Ask for proof of insurance from the contractor** before signing an agreement.
- **Get a written contract and don't sign anything until you understand the terms.** Don't sign any contract with blank spaces in it. Seek legal assistance if needed to review the contract and file the contract with the Clerk of Court's office. Any changes to the contract should be in writing.
- **Include in the contract a payment schedule that details how the contractor and all subcontractors will be paid as repairs are completed.** Generally, you should only need to pay 10% of the total cost or \$1,000 up front, depending on the total cost of the job. Do not pay more than 25% up front, and do not pay if you are not satisfied with the work. Make your payments by check or money order directly to the company, not an individual, and never pay cash.
- **Do not sign a certificate of completion and make final payment until you are satisfied with the work.**
- If you have a problem with a contractor, call the Attorney General's Consumer Protection Hotline at 1-800-351-4889 to file a complaint, or go online to <http://ag.state.la.us/Resources> (click "Complaint" at the top to access complaint forms)

5. COVID-19 AND DISASTER RELIEF

The COVID-19 pandemic adds another layer of difficulty for communities recovering from natural disasters. One of the best ways to cope with this stress is to be informed.

Here are some things you can do to keep yourself and your loved ones safe during the response and recovery process:

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1. Follow all guidelines recommend by the Center for Disease Control and Prevention on how to protect yourself and prevent the spread of the virus

- Wash your hands often.
- Avoid close contact with those who are sick as well as those who don't live in your household.
- Cover your nose and mouth with a mask when around others.
- Cover coughs and sneezes.
- Clean and disinfect frequently touched surfaces.
- Monitor your health daily.
- Get vaccinated: According to the Louisiana Department of Health, studies show that vaccines are effective at preventing illness, hospitalization and death, and vaccinated individuals are less likely to spread the virus.
 - People are considered fully vaccinated:
 - 2 weeks after their second dose in a 2-dose series, such as the Pfizer or Moderna vaccines, or
 - 2 weeks after a single-dose vaccine, such as the Johnson & Johnson vaccine

If you are sick when entering a shelter or begin to have symptoms once you have arrived, alert a shelter employee as soon as possible.

2. If you are experiencing symptoms or know you have been exposed to the coronavirus, find a testing center near you

- Anyone experiencing symptoms such as fever, cough, or shortness of breath should get tested for coronavirus.
- Following exposure, The Louisiana Department of Health recommends waiting between 3 and 5 days before getting tested.
 - The Department of Health also recommends that you self-quarantine when possible while waiting for your test results.

For a list of testing centers in the state as well as their hours of operation, cost, and requirements, visit the Louisiana Department of Health's Testing Location webpage at www.ldh.la.gov/index.cfm/page/3934.

3. Contact your health provider if you are injured or ill

- Accessing medical care during a pandemic as well as in the wake of a natural disaster can be challenging. If you are able to contact your primary care provider, they can provide the next steps for you regarding health. If not visit <https://www.lhi.la.gov/consumers/insurance->

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<type/healthinsurance/cover-the-uninsured> for a list of resources in your area.

Unemployment

Individuals and businesses whose employment or self-employment has been lost or interrupted by Hurricane Ida are able to apply for disaster unemployment assistance (DUA) through the Louisiana Workforce Commission (LWC).

LWC is accepting applications for DUA from residents and businesses in Ascension, Assumption, East Baton Rouge, East Feliciana, Iberia, Iberville, Jefferson, Lafourche, Livingston, Orleans, Plaquemines, Pointe Coupee, St. Bernard, St. Charles, St. Helena, St. James, St. John the Baptist, St. Martin, St. Mary, St. Tammany, Tangipahoa, Terrebonne, Washington, West Baton Rouge, and West Feliciana. The deadline to file a DUA claim as a result of Hurricane Ida is October 4, 2021. More information can be found on www.laworks.net.

DUA is available to those who:

- Worked or were self-employed or were scheduled to begin work or self-employment.
- Can no longer work or perform services because of physical damage or destruction to the place of employment as a direct result of the disaster.
- Can establish that the work or self-employment they can no longer perform was their principal source of income.
- Do not qualify for regular unemployment benefits from any state.
- Cannot perform work or self-employment because of an injury as a direct result of the disaster.
- Or became the breadwinner or major support of a household because of the death of the head of household.

You will need the following information to apply:

- Social security number
- Check stubs
- Documentation to support the claim that you were employed when the disaster occurred, which should be filed within 21 days of the initial claim.

DUA is available for 27 continuous weeks, as long as the individual's unemployment continues to be a direct result of the disaster.

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To apply for unemployment, call the Louisiana Workforce Commission at 1-866-783-5567. Applications can also be submitted through the LWC's Helping Individuals Reach Employment portal at <http://www.louisianaworks.net/hire>

Rental/Utility Assistance

State of Louisiana's Emergency Rental Assistance Program

Renters or landlords impacted by Hurricane Ida can visit the Louisiana Recovery website at <https://hurricanerecover.la.gov/> for more details on assistance. If you have a specific question about Hurricane Ida's impact on your existing rent payments please send an email to info@lastaterent.com.

Orleans Parish

NEW ORLEANS — The Mayor's Office of Housing Policy and Community Development is now accepting applications for utility assistance payments as a part of the Emergency Rental Assistance (ERA) program funded by The U.S. Department of Treasury. The City will disburse up to \$5 million to eligible tenants in Orleans Parish with past-due utility bills due to the COVID-19 pandemic.

The ERA program was implemented to assist renters coping with financial challenges due to loss of wages during the COVID-19 pandemic. The program provides eligible households with rental and utility assistance that will help families avoid evictions or loss of utility services, which could lead to displacement.

Residents eligible for utility assistance must meet the following criteria:

- Applied and determined eligible for the New Orleans Emergency Rental Program
- Completed the utility assistance application and certification online or in-person
- Have past due utility bills from no earlier than March 13, 2021

The program will remain active while funding is available and is expected to serve 9,000-10,000 households with an estimated past due utility amount of \$500 or less. Payments will be made directly to the utility provider.

Apply here: [Community Development - Utility Assistance Program - City of New Orleans \(nola.gov\)](#)

St. Tammany Parish

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St. Tammany Parish has expanded its rental assistance program to allow residents to apply for assistance with paying utilities. Under the expansion, residents who meet certain income requirements are eligible to apply for assistance with their utility bills, as well as emergency rental assistance and reimbursement to landlords for rent that was not paid.

St. Tammany Parish government has opened two locations to take in-person applications, the first location is on Koop Drive in Mandeville and the second location is located in Slidell at the Towers building. Both locations are open **Monday through Friday from 8 a.m. to 4 p.m. Please make an appointment, either by calling (985)-898-3016 or by emailing strap@stpgov.org.**

Jefferson Parish

Jefferson Parish's Emergency Rental Assistance Program (ERAP) serves eligible persons who, because of the COVID-19 emergency, are past due on rent and lack sufficient income or resources to become current.

The purpose of ERAP is to mitigate and assist very low- to low-income families and individuals who are suffering a temporary financial setback due to the COVID-19 public health emergency and who need help with delinquent residential rent. ERAP may serve to assist renters who have been unable to pay rent during the moratorium period. Funding for this Program has been allocated to Jefferson Parish through the Treasury Department CARES Act.

Renters and landlords can [apply now!](#)

ERAP can cover rental arrears dating back as early as April 1, 2020 for up to 12 months and forward rent for up to 3 months.

East Baton Rouge

Residents of East Baton Rouge are eligible for ERAP, if they qualify for unemployment or have experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due to COVID-19, demonstrate a risk of experiencing homelessness or housing instability, and have a household income at/or below 80% of the area median.

For more information or any questions about the program, contact (225)-529-0504 by phone or text, or email @ebremergencysolutions.zendesk.com.

Apply here: [EBR Emergency Solutions](#)

The Disaster Supplemental Nutrition Assistance Program (DSNAP)

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The Disaster Supplemental Nutrition Assistance Program gives food assistance to low-income households with food loss or damage caused by a natural disaster. The deadline for individuals impacted by Hurricane Ida to apply for DSNAP benefits is **Saturday, October 9th, 2021**.

Eligible Households receive one month of benefits, equivalent to the maximum amount of benefits normally issued to a SNAP household of their size. Benefits are issued via an electronic benefits transfer (EBT) card, which can be used like a debit card to buy food at most grocery stores.

When Louisiana operates a DSNAP, ongoing SNAP clients can also receive disaster food assistance. Households with disaster losses whose SNAP benefits are less than the monthly maximum allotment can request a supplement.

For more information on DSNAP, please visit:

<http://www.dss.louisiana.gov/page/dsnap>

Statewide

- Volunteers of America- 504-482-2130
 - Rent & utility assistance
 - For veterans in Louisiana
 - Call to give contact info, an intake specialist will follow up to begin the intake process

6. INFORMATION ABOUT EVICTION

Although the CDC's and Governor Bel Edwards' eviction moratorium have both ended, there are still protections and resources for renters facing eviction.

Your landlord cannot evict you without an eviction order from the judge. If you are evacuated you should let your landlord know that you are temporarily out of town due to the storm and have not abandoned the premises or moved out permanently, preferably in writing via text message or email. Your landlord may be liable for damages if they evict you without going through the court process.

If you are living in New Orleans and facing wrongful eviction, you may be able to obtain assistance from the New Orleans Renter's Rights Assembly's emergency hotline at (504)-539-4504

If your income is low you may be able to access free legal assistance

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- Southeast Louisiana (Southeast Louisiana Legal Services) – (504)-529-1000 x. 223 or www.slls.org.
- Northern and western Louisiana (Acadiana Legal Services Corporation) – (800)-256-1175 or www.la-law.org.

Visit [Blog - SLLS](#) for more detailed information about your right as a renter impacted by Hurricane Ida.

7. OTHER RESOURCES

1. **Red Cross:** For emergency shelter and other needs, call 211.

2. **Discrimination complaints:** If you feel you may have been discriminated against in securing temporary shelter or permanent housing, call the Louisiana Fair Housing Action Center at 1-877-445-2100. You can visit our website for more information: www.lafairhousing.org.

3. **Imagine Mutual Aid:** This group is part of a Mutual Aid Response Network that activates during floods, storms, and other similar events in and around the Greater New Orleans and Houma areas. Visit their Facebook pages to offer and ask for specific support:

- Greater New Orleans area: <https://www.facebook.com/groups/MutualAidNewOrleans>
- Houma area: <https://www.facebook.com/groups/imaginemutualaidhouma/>

4. **Mutual Aid Disaster Relief:** Mutual Aid Disaster Relief (MAD Relief) is a grassroots network whose mission is to provide disaster relief based on the principles of solidarity, mutual aid, and autonomous direct action. By working with, listening to, and supporting impacted communities, especially their most vulnerable members, to lead their own recovery, we build long-term, sustainable and resilient communities. Visit their Facebook page for more information: <https://www.facebook.com/MutualAidDisasterRelief/?fref=ts>

Links to other guides and resource pages

- [Imagine Water Works: Guide to Hurricane Season](#) (guide that includes special considerations for COVID-19 and for Queer and Trans folks)
- [Emergency Assistance and Mutual Aid groups in Southeast Louisiana](#)

HURRICANE IDA RESOURCE GUIDE

- [*How to Help: Disaster Relief Resources*](#) (guide from Tulane University's Center for Public Service that includes volunteer opportunities and vetted groups to make donations)
- [*Hurricane Ida Relief and Resources*](#)