

Types of Assistance for Hurricane Ida Survivors

A summary of the types of assistance currently available to Louisiana survivors of Hurricane Ida.

Insurance

Survivors who have homeowners, renters or flood insurance should contact their insurance provider immediately and begin the claims process. FEMA requires information from your insurance which may include a declaration page, settlement or denial.

Types of Temporary Housing Assistance

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, 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. 12, 2021** to be considered.

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.



FEMA

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.

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.

Home Repair Assistance

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. 12, 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.

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 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.

Applying with FEMA

Hurricane Ida survivors in one of the parishes designated for Individual Assistance can apply for FEMA assistance online at DisasterAssistance.gov or by telephone at 1-800-621-3362, TTY 1-800-462-7585. Those who use a relay service, such as a videophone, InnoCaption or CapTel, should give FEMA the number for that service.

Additionally, survivors should contact FEMA again if there are any updates or changes to their application for disaster assistance, including access to their primary home, utility service and current location. They can visit DisasterAssistance.gov or call 800-621-3362 to update their application.

#