

Instructions for Louisiana Residents in Parishes Declared for Laura and Delta

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When two or more disasters are declared for the same designated area, FEMA works to ensure applicants receive all eligible help while preventing duplication of federal benefits.

Some families affected by both Hurricanes Laura and Delta in the parishes of Acadia, Calcasieu, Cameron, Jefferson Davis and Vermilion may need to register with FEMA twice if they experienced damage from both hurricanes. Damage caused by multiple disasters is treated separately based on which storm caused it, even if the same property is damaged.

What survivors need to know if they live in one of the five parishes eligible to register with FEMA for help after both Laura and Delta:

- Those who experienced damage from Delta must register with FEMA even if they previously registered for help after Laura.
- A property must be damaged twice to receive assistance under both disasters. FEMA will not pay for duplicate losses but may provide help for the new damage caused by Delta.
- FEMA is aware of who applied for help for Laura. If the same household applies for help after Delta, FEMA will work with the applicant to determine eligibility.
- FEMA verifies disaster-caused damage by comparing inspection reports, appeal estimates and receipts.
- FEMA will coordinate with homeowners who report additional damage to their primary home and then experience loss at the temporary residence where they relocated due to Laura.



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- Homeowners who relocated due to Laura damage and are renting may apply as renters if their personal property at their temporary residence was damaged by Delta.
- Renters who have additional personal property damage due to Delta should apply under the address where they were residing at the time of Delta, not Laura.

What applicants need to know about flood insurance requirements:

- NFIP policy holders who did not have time to purchase or activate their flood insurance policy between Laura and Delta will not be deemed ineligible due to that requirement.
- Applicants who are non-compliant with flood insurance requirements from a disaster prior to Laura will continue to be ineligible for assistance for damage from flooding.

What applicants need to know about rental assistance:

- Applicants who are eligible for rental assistance for Laura will continue to receive up to 18 months of rental assistance under the Laura declaration date of Aug. 28.
- Applicants cannot receive rental assistance for more than one disaster at the same time.

For the latest information on Hurricane Delta, visit www.fema.gov/disasters/hurricane-delta or follow the FEMA Region 6 Twitter account at twitter.com/FEMARegion6.

