

How FEMA Can Help: File Insurance Claim First

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Louisiana residents affected by Hurricane Ida who have not already done so are advised to contact their insurance company and file a claim for disaster-caused damage. Survivors in parishes designated for Individual Assistance who have uninsured or underinsured losses may be eligible for FEMA assistance to make their homes livable.

Understand What Losses FEMA May Cover

FEMA assistance differs from insurance in that it only provides the basic needs to make a home safe, sanitary and functional. FEMA assistance does not make you whole again, but it can give you a helping hand to recover. FEMA disaster assistance covers basic needs only and will not normally compensate you for your entire loss.

Home damage must be related to Hurricane Ida. FEMA inspectors may contact survivors who apply to arrange for an inspection appointment.

Examples of Safe, Sanitary and Functional Repairs to Make a Home Fit to Live in:

- **Property:** FEMA may assist with the replacement of or repairs to disaster-damaged heating, ventilating and air-conditioning systems as well as refrigerators and stoves. Other possible repairs that may be covered are utilities such as electrical, plumbing and gas systems. Non-essential items like dishwashers and home-theater equipment are not covered.
- **Ceiling and roof damage:** FEMA grants may help to repair disaster-related leaks in a roof that cause damage to ceilings and threaten electrical components, like overhead lights, but will not pay for simple stains from roof leaks.



- **Floors:** FEMA assistance may be used to repair a disaster-damaged subfloor in occupied parts of the home, but not floor covering like tile or carpet.
- **Windows:** FEMA payments may assist with disaster-related broken windows, but not blinds or drapes.

Other FEMA help may include temporary expenses to pay for lodging if a survivor's home is unlivable, or assistance for replacing essential household items.

As every survivor's situation is different, FEMA calculations on what it may cover vary. Expenses for repairs that exceed the conditions to make a home safe, sanitary and functional are ineligible. Assistance depends on a host of factors like insurance coverage and, in some respects, the ability to pay.

Spend Grants Wisely

Disaster grants should not be used for travel, entertainment, regular living expenses or any discretionary expenses not related to the disaster. Survivors should keep receipts for three years to show how they spent FEMA grants.

If grant money is not used as outlined in the letter you receive, you may have to repay FEMA and you could lose eligibility for further federal assistance that could become available later for your disaster recovery.

If Assistance Is Not Enough to Repair your Home to its Original Condition:

After you apply for disaster assistance, you may be referred to the U.S. Small Business Administration (SBA). The SBA may contact you to offer a low-interest disaster loan. Homeowners and renters who receive an application for an SBA loan should complete the application even if they decide not to take it in order to remain eligible for additional FEMA programs.

- For businesses of any size and most nonprofits: up to \$2 million for property damage.
- For small businesses, small businesses engaged in aquaculture and most nonprofits: up to \$2 million for working capital needs even if they had no



property damage, with a \$2 million maximum loan for any combination of property damage and working capital needs.

- For homeowners: up to \$200,000 to repair or replace their primary residence.
- For homeowners and renters: up to \$40,000 to replace personal property, including vehicles.

Businesses and residents can apply online at

<https://disasterloanassistance.sba.gov> . For questions and assistance completing an application, call 800-659-2955 or email FOCWAssistance@sba.gov .

For the latest information visit fema.gov/disaster/4611 . Follow the FEMA Region 6 Twitter account at twitter.com/FEMARegion6 or on Facebook at facebook.com/FEMARegion6 .



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