This information may be useful to any that were impacted by the flooding. For those not familiar, after the locals, state governments and FEMA are able to compile their damage assessments, a determination will be made for Individual and Public Assistance declarations, based on documented threshold triggers. The Individual Assistance (IA) declaration is key for this event because many people did not have flood insurance.

Through the Individual Assistance program (under FY 2016 regulations) households are eligible to receive a maximum of $33,000 through the Individual Housing Assistance Program (if an IA declaration is granted, damages are warranted, and thresholds are met).  Also, the amount of this grant is income dependent and takes into account any flood insurance on the property.

Below are the details on the Individual Housing Assistance Program:

**Housing Assistance** may be available to applicants displaced from their pre-disaster primary residences; when residences are rendered unsafe, unsanitary, or non-functional; when the applicants are under-insured or have no insurance to provide for housing needs. housing assistance may be issued for:

**Temporary Housing** – money to rent a different place to live

**Repair** – money to repair disaster damage not covered by insurance to make the home safe, sanitary, and functional. FEMA will not provide funding to restore a home to pre-disaster condition.

There are many misconceptions about getting help from FEMA. Often, people who would qualify for assistance miss out on assistance because they don’t have access to correct information.

Below we have put together some general FAQ's about the process, but again, a federal IA Declaration must be issued first. Please let the LFT know if you have any questions.

Go online to [www.DisasterAssistance.gov](http://www.disasterassistance.gov/) or call the toll-free FEMA Helpline at [800-621-3362](tel:800-621-3362) (FEMA) or (TTY) [1-800-462-7585](tel:1-800-462-7585) for more information.

**Commonly asked questions about disaster aid from FEMA:**

**Q: Who should apply for federal disaster assistance?**

**A:** Louisiana homeowners and renters in disaster-designated parishes who sustained damage to their homes, vehicles or personal property as a result of the severe storms and flooding from can apply for FEMA grants.

**Q: How do I apply?**

**A:** Residents who were affected can apply for assistance online at [www.DisasterAssistance.gov](http://www.disasterassistance.gov/) or call [800-621-3362](tel:800-621-3362) or (TTY) [800-462-7585](tel:800-462-7585), [7 a.m. to 10 p.m.](http://airmail.calendar/2016-08-15%2007:00:00%20CDT) seven days a week.  Those who use 711-Relay or Video Relay Services can call [800-621-3362](tel:800-621-3362).

**Q: What kinds of FEMA grants are available?**

**A:** Disaster assistance may include grants to help pay for temporary housing, emergency home repairs, uninsured and underinsured personal property losses and medical, dental and funeral expenses caused by the disaster, along with other serious disaster-related expenses.

**Q: What happens after I register?**

**A:**You will receive a phone call from a FEMA inspector to arrange for a survey of the damages. This will come just days after you register. All FEMA inspectors will have official identification. They do not approve or deny claims or requests; those come after the inspection results are submitted. FEMA inspectors do not ask for money and do not recommend contractors to make repairs.

**Q.  I’ve already cleaned up and made repairs to my property.  Am I still eligible to register with FEMA?**

**A.**  Yes. You may be eligible for reimbursement of your clean-up and repair expenses. Before and after photos of the damaged property can help expedite your application for assistance.

**Q: Does my income need to be under a certain dollar amount to qualify for disaster aid?**

**A:**FEMA’s Housing Assistance program is available, regardless of income, to anyone who suffered damages or losses in disaster-declared counties. However, aid for other losses such as personal property, vehicle repair or replacement, and moving and storage expenses is income-dependent and officials make decisions on a case-by-case basis. To be considered for a grant for these types of losses, the applicant must complete an application for an SBA loan.

**Q.  I have flood insurance.  Should I still register with FEMA?**

**A.**  Yes.  But please contact your insurance company first.

**Q: Does the Small Business Administration (SBA) offer loans to homeowners and renters?**

**A:**Yes. The SBA is the primary source of financial assistance following a disaster and provides low-interest disaster loans to homeowners and renters.

**Q: Do I have to be turned down by my bank before I can apply for a disaster loan?**

**A:**No. The SBA has its own criteria for determining each loan applicant’s eligibility.

**Q: If I rent an apartment, can I get help to replace my damaged personal property?**

**A:**Yes**.**Renters may qualify for a FEMA grant. Renters may also qualify for SBA disaster loans.

**Q: Will FEMA pay for all home repairs or contract work?**

**A:**No. FEMA does not pay to return your home to its pre-disaster condition. FEMA provides grants to qualified homeowners to repair damage not covered by insurance, but these grants may not pay for ***all*** the damage. However, an SBA disaster loan may return a home to its pre-disaster condition.

**Q: Do I have to repay money I receive for disaster relief?** **A:**No**.**You do not have to repay grant money; however, SBA disaster loans must be repaid.

**Q: Do I have to be a legal U.S. resident to receive Individual Assistance?**

**A:** No. If you have a child living at home who is a U.S. citizen or a qualified alien, you may apply for Individual Assistance on that child’s behalf and you may be eligible to receive Individual Assistance. FEMA may provide undocumented, eligible immigrants with short-term, non-cash emergency aid.

**Q: How can I check the status of my case?**

**A:** You may go online to [www.DisasterAssistance.gov](http://www.disasterassistance.gov/) or call the toll-free FEMA Helpline at [800-621-3362](tel:800-621-3362) (FEMA) or (TTY) [1-800-462-7585](tel:1-800-462-7585). If you need face-to-face assistance, visit a Disaster Recovery Center (DRC). All DRCs are accessible and equipped with tools to accommodate disaster survivors who need disability related communication aids.