



FEMA

## LOUISIANA HURRICANE DELTA (DR-4570-LA)

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### ESF 15 - EXTERNAL AFFAIRS

Thursday, Oct. 22, 2020  
DR-4570-LA FS 003  
FEMA News Desk: 225-389-2408 or  
FEMA-NewsDesk-DR4570-LA@fema.dhs.gov

## FACT SHEET

### Can FEMA Help My Family Return to our Home?

Hurricane Delta survivors who have uninsured or underinsured losses may be eligible for FEMA help to make their homes livable.

FEMA assistance is not the same as insurance. Assistance only provides for the basic requirements to make a home safe, sanitary and functional.

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. If you previously applied for FEMA assistance after Hurricane Laura, you will have to register again for Delta assistance. First, contact your insurance company to file your storm-damage claims and document the damage with photos.

Home damage must be related to Hurricane Delta. FEMA inspectors may contact survivors who registered for help to conduct a remote inspection and calculate losses.

#### Examples of Safe, Sanitary and Functional Repairs to Make a Home Livable

**Property:** FEMA may assist with the replacement of or repairs to disaster-damaged heating, ventilation, 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 may assist with repairs to disaster-related leaks in a roof that damage ceilings and threaten electrical components, like overhead lights. Stains from roof leaks are not covered.

**Floors:** FEMA may assist in repair of a disaster-damaged subfloor in occupied parts of the home. Floor coverings like tiles or carpets are not covered.

**Windows:** FEMA 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 uninhabitable, or with assistance in replacing essential household items.

FEMA calculations on what may be covered vary as every survivor's situation is different. FEMA assistance may not make you whole – it is only to make basic home repairs. Expenses for repairs that exceed the conditions to make a home safe, sanitary and functional are ineligible.

### **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 may have to repay FEMA and you could lose eligibility for further federal assistance that may become available later for your Hurricane Delta 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. Survivors may be contacted by the SBA with offers for a low-interest disaster loan. You should complete any disaster loan assistance application received from SBA, but you are under no obligation to accept a loan if approved.

Low-interest disaster loans from the U.S. Small Business Administration are available to homeowners, renters and businesses. Loans for up to \$200,000 are available to homeowners. Homeowners and renters are eligible for up to \$40,000.

Applicants may apply online, receive additional disaster assistance information and download applications at [disasterloanassistance.sba.gov](https://disasterloanassistance.sba.gov). Applicants may also call SBA's Customer Service Center at 800-659-2955 (TTY: 800-877-8339) or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance.

Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

SBA has established a Virtual Business Recovery Center to provide personalized assistance to business owners because of public health concerns about the Coronavirus pandemic. In

addition, SBA has opened a Virtual Disaster Loan Outreach Center to help homeowners and renters. Email [FOCWAssistance@sba.gov](mailto:FOCWAssistance@sba.gov) or call 800-659-659-2955 (TTY: 800-877-8339). Lines are open daily from 8 a.m. to 8 p.m. EST.

Visit [DisasterAssistance.gov](http://DisasterAssistance.gov) for more information about other available assistance.

For the latest information on Hurricane Delta, visit [www.fema.gov/disaster/4570](http://www.fema.gov/disaster/4570) or follow the FEMA Region 6 Twitter account at [twitter.com/FEMARegion6](https://twitter.com/FEMARegion6).

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