



GREATER NEW ORLEANS  
**FAIR HOUSING  
ACTION CENTER**

## Hurricane Isaac Resource Guide

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# Hurricane Isaac Resource Guide

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## HURRICANE ISAAC RESOURCE GUIDE

### 1. INSURANCE

Filing an insurance claim after a major disaster can be a long and difficult process. If you have any problems with your insurance company, you can call the Greater New Orleans Fair Housing Action Center at 504-596-2100.

This guide provides some basic information about insurance that every homeowner should know before filing a claim.

1. **Know what kind of coverage you have.**

- Have copies of your declaration pages and your policies and review them.
- Homeowners insurance generally covers damage from wind and wind-driven rain, or you may have a separate wind and hail policy. Most homeowners insurance also includes coverage for additional living expenses, personal property, and other structures (like garages, sheds, and fences).
- Flood insurance covers damage from rising waters, and usually damage to personal property caused by flooding, but it does not offer coverage for additional living expenses. If you don't have a copy of your policy, request one from your agent or insurance company.

2. **Know what is covered.**

- Some insurance policies may exclude certain items or damage from certain events. Review your policy declarations for any "exclusions" that your policy does not cover.

3. **Know how much coverage you have.**

- Your declaration page will tell you how much you can receive for covered damages under your policy. These are known as the policy limits and differ for each type of coverage.
- Policies may also cover either Replacement Cost Value (RCV) or Actual Cash Value (ACV). RCV will pay to replace damaged items with a new item comparable in value. ACV will only pay the value of an item minus any depreciation since it was purchased.

4. **Deductibles:**

- When filing an insurance claim, the homeowner is responsible for covering damage up the amount of the deductible.

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- Many homeowners insurance policies have special hurricane deductibles, so if the damage was caused by a named hurricane, the homeowner will have to pay more out-of-pocket expenses, before insurance will pay for anything.
- Look at your policy declaration page to find out how much your deductible is. In many cases, the hurricane deductible is 2%-5% of the Coverage A – Dwelling limits. For example, if your Coverage A limit is \$100,000 and your hurricane deductible is 2%, then your deductible is \$2,000.
- If the damage is less than the deductible, you may not receive any money from your insurance company, and you will be responsible for your own repairs.

### 5. **Additional Living Expense/Loss of Use:**

- Most homeowners' insurance policies (but not flood insurance) include coverage for additional living expenses. If you are unable to live in your home, you may be able to file a claim for any money you had to spend on hotels, gas, food, or other necessary items, while you were evacuated.
- Keep receipts for all your purchases, so you can provide them to the insurance company when you make your claim.
- Living expenses and loss of use may not be available if there is no structural damage to the property, so make sure to check your policy and discuss this with your insurance agent.

### 6. **Personal Property:**

- Also called Contents coverage, this is included in most homeowners' insurance policies. It covers damages to furniture, clothing, housewares, electronics, appliances, and bedding.
- Take pictures of all damaged items, make a list of all damaged items, when and where they were purchased, and document how much they were worth before filing a claim.

### 7. **Document your losses:**

- Take pictures of all damage to your home. If minor repairs are needed to secure the property, you should take pictures of the damage, then complete the repairs immediately to prevent the damage from getting worse.
- Keep receipts for any money that was spent to secure the house. Your insurance company should cover this as well.

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### 8. **Claim Process:**

- Call your insurance agent or the insurance company's toll-free claims hotline to file a claim. The insurance company will then send an adjuster to your home to survey the damages. You should be at the house when the adjuster comes so you can point out any damage that might not be visible, especially damage to attics. Make sure the adjuster looks at all areas of your house that may have had damages.
- Do not agree to a rushed settlement or sign any form that says "final" or "full" settlement before you've had a chance to review it.
- The claim process is a negotiation. You don't have to accept what the insurance company offers and can negotiate depreciated values.

### 9. **Get repair quotes from reputable, licensed contractors.**

- Your insurance should pay you whatever is necessary to bring your house back to its pre-storm condition. Do not accept a check unless it is enough to pay what a contractor has documented the repairs will cost.

### 10. **Keep records.**

- Keep copies of all correspondence between you and your insurance company. Document every conversation you have with an insurance company representative in a claim diary. Include the date and time of each conversation.

### 11. **Seek assistance.**

- If you continue to have problems with your insurance claim, there is help available. If you feel that the insurance company is not fairly settling your claim, you can file a complaint, go to mediation, or hire an attorney to file a lawsuit. Call the Department of Insurance at 1-800-259-5300 or go online to <http://www.lidi.state.la.us/> to file a complaint, or call the Louisiana State Bar Association at 1-800-421-5722 for help finding an attorney.

In addition, the Louisiana Department of Insurance has issued **Emergency Rule 26** to protect property owners across the state, with the following provisions:

- Policyholders affected by Hurricane Isaac will receive an extension of time, until September 25, 2012, to pay insurance

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premiums due on or after August 26, 2012, without any late fees, penalties, cancellation or non-renewal.

- Insurance companies cannot cancel or not renew any policy of insurance during the time period specified.
- No policy of insurance can be cancelled or non-renewed because of a Hurricane Isaac claim.

## 2. MORTGAGES

Homeowners with mortgages on their homes should be aware of assistance that is available to them, and what the consequences are of accepting relief from their mortgage companies. In order to qualify for any mortgage relief, homeowners should immediately contact their mortgage company and ask for assistance due to Hurricane Isaac. If you need further advice, you can also call the Greater New Orleans Fair Housing Action Center at 504-596-2100. Depending on the type of loan, there are different programs available.

### **Mortgages owned by Freddie Mac, Fannie Mae, and HUD:**

- **Freddie Mac** has given its mortgage companies the authority to suspend or reduce payments for up to 12 months for homeowners in federally-declared disaster areas. This includes the ability to waive penalties and late fees, and not report borrowers as late to credit bureaus. Homeowners must contact their mortgage companies to request this assistance if their home was damaged or destroyed, or if the cost of evacuation has made it impossible to make a mortgage payment.
- **Fannie Mae** has given its servicers the authority to suspend or reduce mortgage payments for up to 90 days for Fannie Mae borrowers within federally declared disaster areas. After assessing the impact of the disaster on property condition or on the borrower's financial condition, servicers have additional loss mitigation flexibilities. Based on a case-by-case determination, these include an additional 3 months of forbearance, loan modification, or other solutions.
- **HUD** has instituted a 90-day moratorium on foreclosures of **FHA-insured loans** in hurricane-impacted areas in Louisiana. HUD has also recommended that mortgage companies make available special forbearance plans, loan modifications, refinancing, and waiving of late charges on FHA loans. This means if you have a FHA loan, HUD cannot take any action to foreclosure on your house for 90 days, even if you are already behind on your payments. It does not mean you will not need to pay the money back that you owe. Once this 90-day

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period is over, homeowners will need to negotiate other arrangements to make up missed payments.

- Under the Making Home Affordable Program, borrowers living in an area covered by a **Federal Disaster Declaration (FDD)** may be eligible for a minimum 3 month forbearance plan. This includes those borrowers who are currently active in a Home Affordable Modification Trial Period Plan.

### Conventional Mortgages:

For conventional mortgages, mortgage companies will handle situations on a case-by-case basis. If you are unable to make mortgage payments, your lender may suspend payments for a specific period of time. This can be called a **payment moratorium**, a **suspension** of payments, or a **temporary forbearance**. After that time period is over you will have to make up the missed payments, either in a lump sum or through other repayment arrangements. If a mortgage company representative tells you they will add the payments on the back end of your mortgage or not to worry about making payments, **DO NOT BELIEVE THEM**.

If you are unable to make mortgage payments for an extended period of time, there are other **repayment options**. Make sure to get any agreements with your mortgage company in writing. Some of these include:

1. **Repayment plan:** You will make payments in addition to your regular monthly payment to catch up on any missed payments. How much your payment is depends on how much you can afford and how far you are behind. They may ask you to make up to 2 payments a month to catch up. Your mortgage company will likely offer this option first.
2. **Loan Modification:** Your missed payments will be added back into the loan balance, and the terms of your mortgage may be changed, including the interest rate and length of repayment. This is a long-term solution that will generally only be offered after you have returned to your house. You may qualify for a loan modification depending on your income and specific situation, but it is not guaranteed. You have to qualify for this assistance, by proving that you can afford the payments, and will have to provide proof of your income and expenses.
3. **Partial Claim:** Only for FHA, government-insured loans. A partial claim is a forgivable loan from the government agency that can cover from 4 to 12 months of missed payments. You can only qualify for 1 partial claim over the life of the loan. The loan has to be repaid when the house is sold or the loan is paid off.

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### Other Information to Know

Even if your house is severely damaged, and you can't live in it, you still owe a debt to your mortgage company. Your mortgage is a contract on the land that your house is on, so even if the house is not there, you still owe that money.

If you can afford to make your mortgage payment, you should continue to do so. While mortgage companies are able to offer limited assistance, they are not generally sympathetic with homeowners in your situation. None of the above-mentioned repayment arrangements are guaranteed. They all depend on the homeowner's ability to pay, and you must be able to qualify.

For assistance with any mortgage-related problems, contact a Housing Counseling Agency in your area. A list of HUD-approved counseling agencies can be found at [www.hud.gov](http://www.hud.gov) or by calling 1-800-569-4287.

### Mortgage Companies and Insurance

When you receive an insurance claim for losses to your home, the check will be written out to you and your mortgage company. That is because your mortgage company also has an interest in the property. You will need to send the check to the mortgage company and they will deposit it into a restricted escrow account.

#### The money can only be used for 2 purposes:

1. **Complete repairs:** Your mortgage company will pay out the money to you or your contractor in installments as repairs are completed. You will need to provide contractor's estimates and receipts for the money to be paid out. Generally, the mortgage company will not pay out all of the money until repairs are 90% complete.
2. **Pay off your mortgage:** If the insurance claim is enough to pay off the mortgage, including any fees owed, the mortgage company can pay off the mortgage. If it is not, **you can't use the money to make regular payments.** If you have a pre-payment penalty, ask your mortgage company to waive it. Clauses in certain mortgage contracts allow your lender to pay off your mortgage if your insurance claim is more than you owe on the house, even without your permission. Before sending a check to the mortgage company, make sure to find out if they will do this. If they pay off the mortgage, you will not have any money to fix the house.

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**3. FEMA**

**The Federal Emergency Management Agency (FEMA)** makes financial assistance available to residents of presidentially-declared disaster areas. This assistance can come in the form of temporary housing, grants for home repairs and to replace damaged personal property. Residents will be eligible for assistance to cover uninsured losses and if their home has been made unlivable as a result of storm damage. Residents of the disaster area should register for assistance by calling FEMA at 1-800-621-3362 (1-800-462-7585 for hearing impaired) or online at [www.disasterassistance.gov](http://www.disasterassistance.gov). FEMA Individual Assistance is available for residents of these parishes: Ascension, Assumption, Jefferson, Lafourche, Livingston, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John, St. Helena, St. Tammany, Tangipahoa, Terrebonne, and Washington

Residents can also go to a **Disaster Recovery Center (DRC)** to register for assistance. DRCs are now open at the following locations, all open 8:00 am – 6:00 pm until further notice

**Ascension Parish**

Lamar-Dixon Expo Center  
9039 St. Landry Rd.  
Gonzales, LA 70338

**Plaquemines Parish**

Belle Chasse Auditorium  
8398 Highway 23  
Belle Chase, LA 70037

**Jefferson Parish**

Lafitte Town Hall  
2654 Jean Lafitte Blvd.  
Lafitte, LA 70067

**St. Bernard Parish**

3220 Jean Lafitte Blvd.  
Chalmette, LA 70043

Grand Isle Multiplex  
3101 LA Highway 1  
Grand Isle, LA 70358

**St. Charles Parish**

Village Square Shopping Center  
737 Paul Maillard Rd., Suite A  
Luling, LA 70070

**Lafourche Parish**

4876 Hwy 1  
Mathews, LA 70394

**St. John the Baptist Parish**

1931 West Airline Hwy.  
LaPlace, LA 70068

**Livingston Parish**

Satsuma Village Mall  
28975 S. Satsuma Rd., Suite D  
Livingston, LA 70754

**St. Tammany Parish**

Towers Building  
520 Old Spanish Trail  
Slidell, LA 70458  
Mandeville High School  
1100 Mandeville High Blvd.  
Mandeville, LA 70471

**Orleans Parish**

19868 Chef Menteur Hwy.  
New Orleans, LA 70129

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### When registering, all applicants should have the following information available:

- Social security number
- Current and pre-disaster address
- Current contact information including phone number and email address
- Homeowners and flood insurance policy information (if applicable)
- Household financial information
- Banking information: account and routing numbers for direct deposit of funds
- Description of losses

### Important Information:

- **Save all receipts** for any expenses related to evacuation, including hotels, gas, and food, as FEMA may be able to reimburse you, but only if your house suffered damage that made it unlivable.
- After you have registered for FEMA assistance, they will send an inspector to your home to verify the damages. Make sure the inspector has identification and do not pay the inspector. **FEMA inspections are free.**
- FEMA may require you to apply for a SBA loan before receiving any financial assistance. This does not mean you have to accept a loan or that you will qualify for one.

### Assistance now available from FEMA is as follows:

- Rental payments for temporary housing for those whose homes are unlivable. Initial assistance may be provided for up to three months for homeowners and at least one month for renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements.
- Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional.
- Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state and charitable aid programs.
- Unemployment payments up to 26 weeks for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals. *(This program will be administered by*

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*the state of Louisiana.*) To file for Disaster Unemployment benefits, call the Louisiana Workforce Commission at 1-866-783-5567 or go online to [www.laworks.net](http://www.laworks.net).

- FEMA assistance is capped at \$28,800 per household for all potential expenses.

### Appeals:

If you are denied assistance from FEMA, you can file an appeal within 60 days of the decision letter you receive. To appeal, send a letter to FEMA by mail to: FEMA – Individuals and Households Program, National Processing Center, PO Box 10055, Hyattsville, MD 20782-7055, or fax to 1-800-827-8112. This letter should explain why you disagree with FEMA's decision and be signed by you. Include your FEMA registration number and the disaster number on your appeal letter (These should be on any correspondence you receive from FEMA and should be given to you when you registered for assistance.)

## 4. SBA

The Small Business Administration (SBA) makes loans available to residents of disaster areas to repair and replace damaged homes and personal items. Homeowners, renters, and businesses are all eligible for SBA loans. In order to qualify for a SBA loan, applicants must also register for assistance from FEMA, as described above.

### **SBA provides two types of disaster loans:**

- **The Physical Disaster loans** provide funds for permanent rebuilding and relocation to property owners who sustained losses and their property was uninsured or underinsured. Homeowners, renters, businesses (small and large), and non-profit organizations can apply for this loan. Homeowners and renters can receive funds to cover losses to their home, personal property, and vehicles. Businesses can recover funds for losses to their real estate, business contents, and economic loss.
- **The Economic Injury Disaster loans** supplies small businesses with available capital (money) for operational purposes.

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### Loan Information:

- In order to qualify, applicants must have an acceptable credit history, the financial ability to repay the loans, and collateral in the form of property, if the loan is for more than \$14,000.
- SBA loans can be used to refinance existing mortgages in certain circumstances, such as if credit is not available from other sources, the home has substantial uncompensated losses, and the homeowner intends to repair the property.
- Loans can be used to relocate, depending on the specific situation.
  - Interest rates are below-market, and for home loans can be between 2.875% and 5.75%.
  - Maximum loan terms are for 30 years.
  - Maximum home loans are \$200,000 for repair or replacement housing and \$40,000 for repair or replacement of personal property.
  - Only uninsured or uncompensated losses are eligible for SBA loans. Loans are not available for secondary homes, boats, airplanes, or recreational vehicles.

**To apply for SBA loans**, disaster-affected residents should call 1-800-659-2955 or go online to [www.disasterloan.sba.gov/ela](http://www.disasterloan.sba.gov/ela). Applicants can also apply at DRCs listed above. Applicants will need to have the following information available to complete their application:

- Current and alternate contact information
- Social Security numbers and FEMA registration numbers
- Ownership documentation for damaged property (for homeowners)
- Valid lease (for renters)
- All insurance policy information including homeowners, flood and renter's insurance, if applicable
- All household financial information including proof of income

### Business Owners:

Business owners interested in the Economic Injury Disaster Loans can also go to a Business Recovery Center to help finance their recovery. These centers are open at the following locations:

**1. Jefferson Parish, Coastal Communities Consulting, Hong Kong Shopping Center**

925 Behrman Highway, Suite 17, Terrytown, LA 70056, Thursdays & Fridays, 8:30 am to 4:30 pm, Opens Friday, September 7

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### **2. Jefferson Parish, UNO Jefferson Center**

3330 North Causeway Boulevard, Suite 422, Metairie, LA 70002  
Mondays – Fridays, 8:30 am to 4:30 pm, Opens Friday,  
September 7

### **3. Jefferson Parish, JEDCO**

700 Churchill Parkway, Avondale, LA 70094, Mondays &  
Tuesdays, 8:30 am to 4:30 pm, Opens Monday, September 10

### **4. Orleans Parish, JOB 1 Business and Career Solution Center**

Goodwill Building, 3400 Tulane Avenue, Suite 2400, New Orleans,  
LA 70119, Mondays & Tuesdays, 8:30 am to 5:00 pm, Opens  
Monday, September 10

### **5. Plaquemines Parish, Fisheries Assistance Center**

8018 Hwy 23 (Regions Bank Building), Belle Chase, LA  
70037, Mondays – Fridays, 8:30 am to 4:30 pm, Opens Monday,  
September 10

### **6. St. Bernard Parish, Gulf Coast Bank**

1801 East Judge Perez Drive, Chalmette, LA 70043, Mondays,  
Tuesdays & Wednesdays, 9:00 am to 4:30 pm, Opens Monday,  
September 10

### **7. St. John the Baptist Parish, Business Resource Center**

2015 West Airline Highway, LaPlace, LA 70068, Thursdays &  
Fridays, 8:30 am to 5:00 pm, Opens Thursday, September 13

### **8. St. Tammany Parish, St. Tammany EDF**

21489 Koop Drive, Mandeville, LA 70471, Mondays & Tuesdays,  
8:30 am to 4:00 pm, Opens Monday, September 10

### **9. St. Tammany Parish, City of Slidell Mayor's Office**

2055 Second Street, 2nd Floor, Slidell, LA 70458, Thursday &  
Fridays, 8:30 am to 4:00 pm, Opens Friday, September 7

Specialists from the following organizations will be available to meet individually with each business owner:

1. U. S. Small Business Administration (SBA)
2. Louisiana Small Business Development Centers (LSBDCs)

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Applicants will need to have the following information available to complete their application:

- Current and alternate contact information
- Social Security numbers and FEMA registration numbers
- Ownership documentation for damaged property (for homeowners)
- Valid lease (for renters)
- All insurance policy information including homeowners, flood and renter's insurance, if applicable
- All household financial information including proof of income
- List of all debts with balances owed
- Signed and dated IRS form 8821

## 5. CONTRACTORS

Many contractors will try to take advantage of consumers after a disaster. Follow this advice to find a reputable contractor:

- **Get bids from at least 3 different contractors** before hiring one. Make sure the estimate clearly details all the work that needs to be done.
- **Get references for contractors.** Ask the contractor for phone numbers of people who have used them before. References can also be found online at [www.gnoinfo.com](http://www.gnoinfo.com) or [www.bbb.org](http://www.bbb.org).
- **Make sure your contractor is licensed in the state of Louisiana.** You can check on a contractor's license by calling the State Licensing Board for Contractors at 225-765-2301 or online at [www.lslbc.louisiana.gov](http://www.lslbc.louisiana.gov). Get a physical address and phone number.
- **Ask for proof of insurance from the contractor** before signing an agreement.
- **Get a written contract and don't sign anything until you understand the terms.** Don't sign any contract with blank spaces in it. Seek legal assistance if needed to review the contract and file the contract with the Clerk of Court's office. Any changes to the contract should be in writing.
- **Include in the contract a payment schedule that details how the contractor and all subcontractors will be paid as repairs are completed.** Generally, you should only need to pay 10% of the total

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cost or \$1,000 up front, depending on the total cost of the job. Do not pay more than 25% up front, and do not pay if you are not satisfied with the work. Make your payments by check or money order directly to the company, not an individual, and never pay cash.

- **Do no sign a certificate of completion and make final payment until you are satisfied with the work.**
- If you have a problem with a contractor, call the Attorney General's Consumer Protection Hotline at 1-800-351-4889 to file a complaint, or go online to <http://www.ag.state.la.us/>.

## 6. DISASTER FOOD STAMPS

To apply for Disaster Food Stamps (DSNAP), you can pre-apply at [www.dcfsl.la.gov](http://www.dcfsl.la.gov) or call 888-524-3578. Go to [www.dcfsl.la.gov](http://www.dcfsl.la.gov) for updates to eligible parishes and deadlines to apply. As of September 12, 2012, the deadline to apply in Jefferson and Orleans parishes has been extended to Thursday, September 13. **You will need the following information to apply:**

- Names, Social Security Numbers and Dates of Birth for each household member
- Address and Parish where you currently live
- Monthly income for each household member
- All liquid resources for each household member (cash on hand, checking, savings).

### **To be eligible, you must meet the following income guidelines:**

The formula for DSNAP eligibility adds together monthly household income, as well as liquid resources like checking and savings accounts. It then subtracts unreimbursed disaster-related expenses to arrive at an adjusted gross monthly income. The upper limit of adjusted gross monthly income differs based on family size.

<b>Household Size</b>	<b>Disaster Gross Monthly Income Limit</b>
1	\$1,514
2	\$1,823
3	\$2,151
4	\$2,477
5	\$2,821
6	\$3,167

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On average, a family of four can have an adjusted gross monthly income of no more than \$2,477 to be eligible for DSNAP.

Unreimbursed disaster-related expenses might include things like evacuation costs, such as a hotel stay, purchase of a generator, cost of rebuilding a fence or repairs to a home. Federal guidelines state that the expense must be paid within the benefit period, which for Hurricane Isaac is August 26 through September 24.

Benefit amounts for eligible families are:

Household Size	Household Benefit Allotment
1	\$200
2	\$367
3	\$526
4	\$668
5	\$793
6	\$952
7	\$1,052
8	\$1,202

Each additional member \$150  
 Additional DSNAP Requests

Once you pre-apply, you will then need to go to one of the following **Disaster Food Stamp Sites** nearest you, and on the assigned day by last name, in order to submit a full application. **For additional sites and times, as more parishes are added, go to [www.dcfsl.gov](http://www.dcfsl.gov).**

- **Ascension Parish**  
 Lamar Dixon Expo Center, 9039 St. Landry Rd., Gonzales ([map](#))
- **Jefferson Parish**  
 Alario Center, 2000 Segnette Blvd., Westwego ([map](#))
- **Lafourche Parish**  
 Peltier Park, 151 Peltier Park, Thibodaux ([map](#))
- **Livingston Parish**  
 Amvets, 26890 Hwy. 42, Springfield ([map](#))
- **Orleans Parish**

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University of New Orleans, 6801 Franklin Ave., New Orleans ([map](#))

- **St. John**

New Wine Christian Church, 1929 W. Airline Hwy., LaPlace ([map](#))

Contact the closest DSNAP site to find out additional information.

**These locations will be open Wednesday to Wednesday from 8:00 a.m. to 6:00 p.m., but will be CLOSED on Sunday.**

- **Plaquemines**

Excelleration Church, 202 Woodland Hwy., Belle Chasse ([map](#))

- **St. Bernard**

Christian Fellowship Church, 5816 E. Judge Perez Dr., Violet ([map](#))

- **St. Tammany**

YMCA, 71256 Francis Road, Covington ([map](#))

- **St. Tammany**

First Baptist Church, 16333 Hwy. 1085, Covington ([map](#))

Contact the closest DSNAP site to find out additional information..

**This location will be open Friday to Tuesday from 8:00 a.m. - 6:00 p.m.**

- **Lafourche**

Lafourche Parish Library, 16241 East Main, Cutoff

**For additional information on eligibility, sites, and times, go to [www.dcsf.la.gov](http://www.dcsf.la.gov).**

## 7. OTHER RESOURCES

1. **Red Cross:** For emergency shelter and other needs, call 211.
2. **Disaster Unemployment:** Call the Louisiana Workforce Commission at 1-866-783-5567 or go to [www.laworks.net](http://www.laworks.net) to sign up for unemployment benefits if you are unable to work as a result of the disaster. Disaster unemployment assistance is available in the following parishes: Ascension, Assumption, Jefferson, Lafourche, Livingston, Orleans, Plaquemines, St. Charles, St. Bernard, St. James, St. John the Baptist, St. Helena, St. Tammany, Tangipahoa, Terrebonne, and Washington. Deadline to apply

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varies depending on your parish. Find more information at [www.lawworks.net](http://www.lawworks.net).

3. **Discrimination Complaints:** If you feel you have been discriminated against in securing temporary shelter, call the Greater New Orleans Fair Housing Action Center at 877-445-2100.
4. **Home Gutting and Repairs:** The following organizations are providing assistance: Beacon of Hope, Catholic Charities, St. Bernard Project, Phoenix of New Orleans, New Orleans Stake of the Church of LDS, St. Joan of Arc and Ascension Parish Churches in LaPlace, St. Anselm in Madisonville, St. Luke in Slidell, Celebration Church
5. **Southeast Louisiana Legal Services** have offices that serve areas affected by Hurricanes Isaac. Call the office nearest you for assistance:
  - Baton Rouge: 800-256-1900, serves East Baton Rouge, East and West Feliciana, West Baton Rouge, Point Coupee, Iberville, and St. John
  - Houma: 985-851-5687, serves Terrebonne and Lafourche
  - Covington: 800-891-0076, Livingston, St. Helena and Tangipahoa
  - Hammond: 800-349-0886, St. Tammany and Washington
  - New Orleans: 877-521-6242, Orleans, St. Bernard and East Bank Jefferson
  - Marrero: 800-624-4771, West Bank Jefferson, St. Charles and Plaquemines