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EMERGENCY
RELIEF
Louisiana Flood
Resource Guide
2016

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Louisiana Flood Resource Guide

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1. 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. FEMA Individual Assistance is available for residents of the following parishes: Acadia, Ascension, East Baton Rouge, East Feliciana, Iberia, Lafayette, Livingston, Pointe Coupee, St. Helena, St. Landry, Tangipahoa, and Vermilion parishes.

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.

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Assistance provided by FEMA for homeowners and renters can include grants for rent, temporary housing and home repairs to their primary residences, as well as other serious disaster-related needs, such as medical and dental expenses or funeral and burial costs.

1. FEMA Shelter at Home Program

The Shelter at Home Program enables eligible individuals or families whose homes were damaged in the August flooding to take shelter in their own homes while they rebuild, instead of having to stay in a hotel, rental or mass shelter.

How Does It Work?

The program evaluates each applicant's home and, if up to \$15,000 of work in that home can create a safe, secure, habitable place for the family to live while they continue their permanent home rebuilding, then that applicant may be eligible for this program.

Very basic initial work will include items such as mucking out the house, basic electrical restoration, installing a basic water heater, removing wet wall insulation, and providing up to \$500 in basic cooking or refrigerating appliances.

This work will be provided at no out-of-pocket cost to the eligible homeowner. This assistance is independent of and will not affect determination of any Individual Assistance grant from FEMA. These essential emergency cleanup and minor repairs will help families get a jumpstart on their full recovery and live in at least a portion of their home, while they continue to finish the big task of making permanent repairs to their home.

What Kind of Property is Eligible?

Single-family owner-occupied properties are eligible if up to \$15,000 in repairs provided by the Shelter at Home program will allow residents to quickly and safely shelter in their own home. Only properties that meet these criteria are eligible to participate in the program. Likewise, to be eligible, flood waters cannot have exceeded 24 inches above the floor of the main living area of the home; however, the program does specify that floodwater amounts higher than that may be inspected and approved on a case-by-case basis.

Who Should Apply for This Program?

Many families are desperately ready to get back into their homes, but their residences are not environmentally safe or habitable yet. If you want to get back to your home as quickly as possible and would rather stay there than a shelter, rental apartment or hotel room, this program may be for you.

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Applications should be made to website or phone number that the state will announce shortly for this program. Call 1-800-927-0216 or visit <https://shelterathome.la.gov>.

What Types of Repairs Are Covered in the Program?

Shelter at Home teams will complete tasks such as:

- Inspection and testing of electrical, HVAC, and plumbing systems to ensure they are in safe working order
- Removing drywall, insulation and other water-absorbing wall coverings (excluding fire-rated walls) damaged by flooding
- Removing flood-damaged water-absorbing flooring material including carpet, carpet padding, and other materials.
- Cleaning and sanitizing exposed floor and wall surfaces where flooring or wall coverings were removed
- Installing one (1) temporary working bathroom which would include cleaning or fixing a bathtub/shower, toilet and sink
- Maintaining heating and minimum air conditioning for comfort
- Repairing or replacing damaged water heaters
- Inspecting and repairing natural gas lines if necessary
- Testing and repairing or replacing/installing smoke and carbon monoxide detectors
- Providing mini-refrigerators and microwaves as necessary (The total appliance allowance will be \$500 where needed.)
- Taking temporary actions to weatherproof the home and prevent water intrusion. Repairs could be temporary patches
- Patching (minor and quick repairs), door hardware replacement, and replacement/repair of door jambs and headers as necessary for secure entry and exit
- Securing broken windows with minor carpentry or hardware repairs
- Repairing damaged front stairs or porches to allow safe entrance and exit
- Ensuring that plumbing is connected to a sanitary sewer or approved sewerage disposal system
- Ensuring that potable water is available and operational

Where Can I Apply or Find More Information on this Program?

Visit <https://shelterathome.la.gov> or call 1-800-927-0216.

2. FEMA Transitional Housing Assistance

For residents that are living in a car, hotel, motel, mass shelter or place of employment may be eligible for transitional housing assistance in hotel rooms.

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How does it work?

When you registered with FEMA and are eligible, then FEMA will automatically call you over the next several days. This FEMA call will be a recorded message telling you that you are eligible and referring you to a website where you will find a list of hotels with available rooms. Rooms are directly paid through FEMA.

Your case will be managed on an individual basis to determine whether you have received your Individual Assistance money from FEMA and been provided available rental resources that would lead to a more permanent housing solution.

Rental Solutions at www.lahousingsearch.org

Louisiana Housing Corporation is hosting a website for rentals that may be available to you. Rentals can be paid with your own private funds, a housing choice (Section 8) voucher that you already have, or FEMA Individual Assistance you receive.

If you are denied an apartment, offered different terms and conditions, or something just doesn't feel right, please call our office to find out more about housing discrimination. **Toll Free:** 877-445-2100

3. Interim Housing Assistance

FEMA is offering additional types of housing assistance to eligible FEMA registrants, including:

- Mobile homes for up to 18 months (MHUs); and
- Housing for up to 18 months in multifamily housing units (apartments) leased by FEMA and repaired or improved using FEMA financial assistance.

Mobile Homes (MHUs)

Mobile homes can be made available to certain qualified applicants in certain locations, as allowed by FEMA requirements and parish or local zoning.

- FEMA identifies and calls eligible applicants who meet certain criteria, such as being a property owner with property damages in excess of \$17,000 or more, or renters whose rental home was destroyed by the event.
- FEMA makes a follow-up call to eligible applicants that meet the criteria to find out if they are still interested in obtaining a manufactured home, if they have a zoned site on their property, or if they are interested in the other site options that FEMA has identified.

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- FEMA then coordinates with the state, parish, local, and other partners to facilitate the move-in.
- Homes range from one- to three-bedroom units and are provided based on the size of your household pre-disaster.
- These manufactured homes may be placed on a private site, such as an eligible applicant's private property, a pre-existing commercial park, or on a group site.

ADA accessible homes can also be requested. If you require ramps, platform steps, or other modifications and are denied your request, please call our office toll free at 877-445-2100.

Multi-Family Lease and Repair Program (MFLRP)

Owners of multi-family buildings in or near disaster-impacted areas that suffered damage may be eligible to apply for this program. Each site must have been previously used as multifamily housing and contain five or more rental units, and must be able to be repaired within two months.

Under this program, there is no rental cost for the eligible applicant. The repair costs are funded by FEMA and the value of these repairs are deducted from the value of the lease agreement between FEMA and the property owner.

- FEMA identifies registered applicants in need of a rental property, reviews for eligibility and then connects the eligible applicant to participating property owners.
- Both the applicant and the property owner sign terms and conditions with FEMA. However, the applicant and the property owner enter into a standard lease agreement to which FEMA is not a party.
- The property owner cannot subject FEMA applicants to different or additional criteria from other tenants and must comply with Fair Housing requirements. In addition, in cases where FEMA contracts directly with the property owner for repairs, the property owner must fulfill the terms of that agreement.
- Applicants are required to maintain contact with FEMA and go through a recertification process to determine their continued eligibility. Applicants deemed ineligible for the continued assistance may be given the option to sign a standard lease with the property owner or vacate the rental unit.
- If you are a property owner and are interested in repairing your rental property and assisting flooding survivors, please call 225-382-1464 or email FEMA at fema-ia-dhops@fema.dhs.gov.

Who is eligible?

Apply for FEMA disaster assistance at 1-800-621-FEMA or www.disasterassistance.gov to be considered for eligibility. To remain eligible to

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stay in a mobile home (MHU) or in an MFLRP property, applicants must demonstrate a continued housing need and show progress toward a permanent housing solution. FEMA may provide these housing options for up to 18 months following a disaster declaration. In extraordinary circumstances, the State may request an extension.

Appeals for all FEMA Claims:

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.)

2. DISASTER FOOD STAMPS

To apply for Disaster Food Stamps (DSNAP), go to www.dcfsl.a.gov/DSNAP or call 1-888-LAHELP-U (1-888-524-3578).

Go to www.dcfsl.a.gov/DSNAP for updates to eligible parishes and deadlines to apply.

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)

Applicants may name an Authorized Representative to go to a DSNAP site on their behalf. Authorized Representatives must bring with them to the DSNAP site a picture ID and the picture ID of the applicant/head of household along with a signed statement from the applicant/head of household or an adult household member authorizing them as a representative.

3. INSURANCE

Filing an insurance claim after a major disaster can be a long and difficult process.

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:

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

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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.

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.

4. 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 this federally declared disaster. If you need further advice, you can also call the Greater New Orleans Fair Housing Action Center at 504-596-2100.

If you can't pay your mortgage because of the disaster, your lender may be able to help you. If you are at risk of losing your home because of the disaster, your lender may stop or delay initiation of foreclosure for 90 days. Lenders may also waive late fees for borrowers who may become delinquent on their loans as a result of the disaster.

If you have a conventional mortgage, you are strongly encouraged to contact your lender for further information, and to see if you are eligible for relief.

If you have an FHA-insured mortgage, contact your lender to let them know about your situation. Some of the actions that your lender may take are:

- During the term of a disaster related foreclosure moratorium, your loan may not be referred to foreclosure if you were affected by a disaster.
- Your lender will evaluate you for any available loss mitigation assistance to help you retain your home.
- Your lender may enter into a forbearance plan, or execute a loan modification or a partial claim, if these actions will help retain and pay for your home.
- If saving your home is not feasible, lenders have some flexibility in using the pre-foreclosure sales program or may offer to accept a deed-in-lieu of foreclosure.

Are You Eligible for a Foreclosure Moratorium

You may be eligible for FHA Disaster Relief if you are one of the affected borrowers as described below. You must be in one of three basic groups in order to qualify for a moratorium on foreclosure:

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1. You or your family live within the geographic boundaries of a Presidentially-declared disaster area, you are automatically covered by a 90-day foreclosure moratorium.
2. You are a household member of someone who is deceased, missing or injured directly due to the disaster, you qualify for a moratorium.
3. Your financial ability to pay your mortgage debt was directly or substantially affected by a disaster, you qualify for a moratorium.

Take Action to Qualify for Foreclosure Relief

A Foreclosure Moratorium applies only to borrowers who are delinquent on their FHA loan. FHA lenders should automatically stop all foreclosure actions against families with delinquent loans on homes within the boundaries of a Presidentially-declared disaster area.

It is very important that you notify your lender to be sure that they realize you are an affected borrower. Your lender may request supporting documentation and use it to determine if you meet the relief criteria. Once identified as an affected borrower, foreclosure action may be stopped for the duration of the moratorium period.

If your home was damaged in the disaster or you will not be able to make your monthly loan payment(s) because your finances were adversely affected, contact your lender immediately to request assistance.

Borrowers who were injured or whose income relied on individuals who were injured or died in the disaster will be asked for documentation such as medical records or death certificates, if available. Your lender will ask you for financial information to help evaluate what assistance can be provided to you to reinstate your loan.

If Your FHA Loan Was Current before the Disaster but Now You Can't Make Your Next Month's Payment

FHA's Foreclosure Moratorium only applies to borrowers in default. If you are current, you should continue to make your mortgage payment whenever possible. If, however, you are unable to pay your loan as a result of the disaster, your lender may waive any late fees normally charged and let you know about other options. Also, if you foresee ongoing problems in making your mortgage payments resulting from changes in your financial status, you should contact your lender immediately.

If Your Lender is Unable to Assist You

If you are not satisfied after discussing possible relief actions with your lender, please call a HUD-approved counseling agency toll free at (800) 569-4287.

Conventional Mortgages:

For conventional mortgages that are not backed by the FHA, 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.

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 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.

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 or 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. 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 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 not 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/>.

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 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 varies depending on your parish. Find more information at www.laworks.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. **Disaster Recovery Law Clinic at Southern University Law Center:**
The clinic is open at 2 Roosevelt Steptoe Dr. in Baton Rouge, 9 a.m. - 4 p.m. Monday through Friday. Extended hours will be held from 5 p.m. to 7 p.m. Monday through Wednesday. Low-income residents and those financially impacted by the flooding can seek assistance from law students working under the supervision of SULC clinical faculty, volunteer attorneys and organizations. Clients can receive help registering with the Federal Emergency Management Agency and other governmental aid groups as well as receive counseling on their legal rights. Individuals seeking assistance from the Disaster Recovery Law Clinic should call 225-771-3333 or go to the clinic office.
5. **Southeast Louisiana Legal Services** have offices that serve areas affected by the floods of 2016. If you are having trouble proving that your family house belongs to you (heir property), or have other legal needs, visit 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
 - Donaldsonville: 800-256-6151, serves Ascension (West), Assumption, and St. James

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- Gonzales: 225-647-9775, serves Ascension (East)
- 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