

Take Charge of Your Family's Recovery; FEMA and Others are Here to Help

Recovery after a disaster like Hurricane Zeta isn't easy, and the anticipation of new beginnings can lead to stress, anxiety and your feeling overwhelmed. The road to recovery looks different for everyone in terms of timing, normalcy and needs. With the help of FEMA and its state and federal partners there is much you can do to speed your family's recovery.

Register and File

The first step is to call your insurance agent to begin filing a claim if you have a homeowners or flood coverage. Next, register with FEMA for possible disaster assistance. Reach FEMA online at DisasterAssistance.gov or by phone at 800-621-3362 (TTY 800-462-7585). Multilingual operators are available from 7 a.m. to 10 p.m. seven days a week.

State and federal disaster assistance is meant to help people pay for necessities and start to get back on their feet. Disaster assistance may include grants to help pay for emergency repairs to damaged homes, temporary housing, or other serious disaster-related expenses not covered by insurance or other sources.

Any insurance coverage may not be adequate to cover all your losses. Remember to update FEMA once you receive settlement from your insurance company.

Apply for an SBA Loan

If it's offered, complete and return the loan application from the U.S. Small Business Administration (SBA). Loans from SBA are not just for businesses. If you are contacted by the SBA and given the opportunity to apply for a long-term, low-interest disaster loan, you should fill out the application and return it as soon as possible.

Not all Zeta survivors who apply qualify for FEMA disaster assistance grants, so submitting the SBA loan application is important. Even if you don't think you need nor want a loan, an SBA loan may be the key to your recovery by helping you pay for repairs and replacement of lost possessions.

Homeowners and renters who don't qualify for an SBA loan will be referred back to FEMA for possible consideration of other grants. You do not have to accept a loan if eligible. However, if you don't submit the loan application, you halt the FEMA Other Needs Assistance process.



FEMA

FEMA is Here to Help

FEMA assistance may include:

- Funds for [temporary housing](#) while you are unable to live in your home;
- Funds to support the [repair or replacement of owner-occupied homes](#) that serve as the household's primary residence, which might include repairs to privately owned access routes, such as driveways, roads, and bridges;
- Funds for [other uninsured or underinsured disaster-caused expenses and serious needs](#), such as repair or replacement of personal property and vehicles or for moving and storage, medical, dental, child care, funeral, and other costs.
- [Disaster Unemployment Assistance](#) provides unemployment benefits and re-employment assistance services to survivors affected by a disaster. Benefits are usually paid for up to 26 weeks following the disaster declaration. Apply by contacting the Louisiana Workforce Commission at www.laworks.net or call 866-783-5567
- Disaster Legal Services provides legal aid to survivors who qualify as low-income and are limited to cases that would not normally incur legal fees. Typically, the types of legal assistance offered include help with insurance claims (e.g. health, property, or life), recovery or reproduction of legal documents lost in the disaster, help with home repairs and disputes with contractors and/or landlords, the preparation of powers of attorney and guardianship materials, and FEMA appeals. Learn more about Disaster Legal Services at [DisasterAssistance.gov's legal services](#) page or call 800-621-3362 (TTY 800-462-7585).
- Volunteer agencies are among the first to provide survivor-support services post-disaster and continue to support affected areas throughout the recovery. These organizations complement federal assistance and may support certain gaps in coverage. Learn more at [FEMA's Voluntary Agency Coordinators](#).

Disaster-assistance programs through FEMA programs are intended to meet only essential needs and are not intended to cover all losses. Some people qualify for assistance from more than one program; you may be receiving additional help from other federal and volunteer agencies. There are many other tools and resources available at [Ready.gov](#) to help prepare before a disaster and get support afterwards.

For the latest information on Hurricane Zeta, visit fema.gov/disaster/4577. Follow the FEMA Region 6 Twitter account at twitter.com/FEMARegion6.

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