

Benefits for Hurricane Katrina Survivors

Training for Legal Services and Pro Bono Attorneys in Louisiana

Prepared by:

Kate Meiss & Abby McClelland

Neighborhood Legal Services of Los Angeles

Beth Osthimer

Children's Defense Fund of California

Updated: September 20,2005

Hierarchy for Relief & Recovery

1. Red Cross
2. Other voluntary relief efforts
3. Insurance Proceeds
4. SBA Loans for personal and business use
5. FEMA benefits
6. Welfare benefits

Relief and Recovery Hierarchy

- Red Cross Provides:
 - Shelters
 - Other housing for 1-3 months
 - Food
 - Transportation
 - Financial aid—for Katrina victims: call 1-800-975-7585
- Red Cross Missing Persons/Family Links: 1-877-568-3317 go to: www.katrinSAFE.org

FEMA Benefits

- Laws & Regulations
- Available benefits
- How to apply
- After application
- Advocacy tips

FEMA – Laws & Information

- Stafford Act: 42 U.S.C. § 5174
- Regulations at 44 C.F.R. §§ 206.110 – 206.119.
- FEMA Applicant’s Guide to the Individuals & Households Program, at http://www.fema.gov/pdf/about/process/help_after_disaster_english.pdf (also available in Spanish)
- FEMA Helpline: (800) 621-FEMA (621-3362)
- Florida Bar Foundation Manual on Disaster Legal Assistance www.povertylaw.org

FEMA Resources--Louisiana

Contact for policy issues re FEMA assistance programs in Louisiana, and re YLD/ABA disaster legal assistance in FEMA Disaster Recovery Centers:

- Argean Hicks, 225-339-3769;
 - best way to submit policy questions is via email to: argean.hicks@fema.gov or argean.hicks@dhs.gov

Individuals & Households Program (IHP)

- IHP replaces old THA and IFG Program
- Two Parts to IHP
 - Housing programs
 - Other personal needs—replace personal property
 - No longer have mortgage assistance
- Expedited Checks of \$2,000 were part of IHP
- Total limit of aid from IHP programs = \$26,200

SBA Loans & FEMA IHP

- First look to insurance proceeds, if any
- Rental assistance, alternate housing is available without an SBA application
- Must take an SBA loan, if able to repay and applying for other personal needs, housing repairs or replacement
- FEMA refers IHP applicants for assistance to SBA
 - FEMA says that they will do “summary” denials (desk reviews) of SBA loans for low-income
 - Unclear if they are in Katrina
- Attorneys have appealed issue of ability to repay an SBA loan

FEMA & IHP: Housing Programs

- Rental Assistance for up to 18 months, or
- Rental Units (temporary)-mobile homes, boats, housing on military bases
- Money to repair damaged homes
- Money to replace destroyed housing

Eligibility for FEMA IHP Housing

- Insufficient (or no) insurance coverage
 - or can't get paid in time and agree to repay from insurance proceeds
 - But note: Problems with Hurricane insurance covering flood damage
 - Also, FEMA flood bar— “one bite at the apple” (see slide **XX**)
- Not eligible for SBA loan
- Cannot live in home now, cannot get to home due to disaster, or requires repairs
 - Criteria apply to all IHP housing programs

Eligibility for IHP Housing—cont'd

- Home is in a declared disaster area
- Household member is US Citizen, LPR, or qualified alien
 - Note: All immigrants qualify for emergency non- cash help (shelter,food, medical care,etc)
- No resource test for these benefits
 - Criteria apply to all IHP housing programs

Financial--Rental Assistance (IHP)

- Money for rent, transportation, and utility hookups
- Will not pay for security deposit (ask the Red Cross)
- Will not pay utilities that are not part of rent (consider LIHEAP program)
- Lasts up to 18 months (more if extended by FEMA)

Temporary Housing Units—Direct Assistance (IHP)

- Temporary housing units can be supplied by FEMA including:
 - Mobile homes
 - Units on military bases
 - Cruise ships
- Available if home is destroyed or uninhabitable; and
- Cannot use rental assistance (due to housing shortage)
- Lasts up to 18 months (can be extended)

Continuing Assistance

- Can be terminated from Housing assistance if:
 - Have gotten it for 18 months (unless period extended by FEMA)
 - Adequate alternate housing is available
 - Got into it through misrepresentation/fraud
 - Fail to comply with lease/rental agreement
 - Do not provide evidence that you are working towards a permanent housing plan (if no good cause)
- 15 day notice to terminate for unit—tenants have appeal rights; consider action in state court to challenge

Emergency Repair Benefits— Hazard Mitigation

- If authorized, for Homeowners
- Money to repair home to make it safe and sanitary
 - Not to return to pre-disaster conditions
- Only certain acceptable types of repairs
 - structural, foundation, water, sewage, heating, cooling
 - no cosmetic repairs or changes
- Up to \$5,000 (cola)
- Must apply for insurance, but not SBA loan

Other FEMA Home Repair Benefits

- Homeowners
- Can't afford SBA loan
- Money to repair home up to \$26,200 (IHP)

FEMA Home Replacement Benefits

- Homeowners only—limit is \$10,000
 - combine w SBA loan-- use as down payment
 - Must be approved (usually) by associate director of FEMA
- Money to help homeowner with the cost of replacing a destroyed home
- Not intended to cover the entire cost of home replacement, or to return home to pre-disaster condition

FEMA IHP for Personal Needs

- Items or services to overcome a disaster-related hardship, injury, or adverse condition
- Not to return personal property to pre-disaster condition
- For continued assistance, must document continuing need
 - Note total aid for housing & needs is \$26,200 (as of 9/15/05)
 - Not clear if this is per person or household—assume HH

Personal “Other” Needs that are Covered by FEMA IHP

- Disaster-related medical and dental costs
 - Including durable medical equipment
- Disaster-related funeral and burial costs
- Clothing, furnishings, appliances, tools for jobs, educational materials
- Cleaning and sanitization of property
- Vehicles damaged by the disaster
- Other things approved by FEMA

Other Personal Needs by FEMA IHP

- FEMA appears to administer in Louisiana--
apply on line or by phone
- Some states administer FEMA's IHP through
their own Office of Emergency Services:
 - Does not appear that La. administers
 - Contact: Governor's Office of Emergency Preparedness

Eligibility for Money for FEMA's Personal "Other" Needs

- Losses in area declared a disaster area
- Accepted assistance from all other sources (including SBA loans except for mitigation, rental or direct housing assistance)
- Insufficient (or no) insurance coverage
- Necessary expenses or serious needs due to the disaster
- Household member is US citizen, Legal Permanent Resident, or qualified alien

FEMA Public Assistance Benefits for Government and Non-Profits

- Available to government and nonprofits to rebuild the infrastructure in a community
 - Roads, hospitals, buildings, non-profits providing needed services e.g—legal aid offices, hospitals, others
- In Louisiana contact LANO (Louisiana Association of Non-Profit Organizations www.lano.org) for more information

FEMA Public Assistance Benefits for Government and Non-Profits

- Overview of the public assistance process:
<http://www.fema.gov/rrr/pa/overview.shtm>
<http://www.fema.gov/rrr/pa/padescp.shtm>
- More detail see the Public Assistance Applicant's Handbook at
<http://www.fema.gov/pdf/rrr/pa/apphndbk.pdf>

FEMA Public Assistance Benefits for Government and Non-Profits

Guidance document for determining eligibility for public assistance

http://www.fema.gov/rrr/pa/9521_3.shtm

review the questions on form at:

<http://www.louisianapa.com/public/forms/pnp.pdf>

To apply for public assistance online,

<http://www.louisianapa.com/client/submissions/publicAssistance/step1.cfm>

FEMA Public Assistance Benefits for Government and Non-Profits

- LANO is working with a special team within the Legislative Auditor's Office that is helping non-profits. www.lano.org
- LANO may direct your questions to this team or put you in touch with them directly.

Small Business Administration (SBA) Loans

- Must take a loan, if available, and applicants wants to get IHP
- If low-income may want to try to get a “summary denial” to avoid delays with IHP (housing, or other needs)
- Others may want help qualifying for larger SBA loans to rebuild
- Ability to repay can be an issue

SBA Loans– Personal/Real Property Replacement

- Personal/Real Property Loans
 - For both homeowners and renters
- To repair or replace disaster damages to real property (primary residence) or personal property
- Up to \$40,000 personal property
 - If not enough to cover loss –apply for IHP
- Up to \$200,000 for homeowners to replace a home

SBA Loans - Business Physical Disaster Loans

- For repair or replacement of business real and personal property
- Includes inventory and business equipment
- Available to businesses of any size, including non-profits
- \$1.5 million maximum for total loans under SBA's Business Physical and Economic Injury

SBA Loans— Economic Injury Disaster Loans

- For working capital to small businesses and small agricultural cooperatives to meet ongoing financial obligations
- To assist them through the disaster recovery period
- If Katrina related damage to business inventory or property or for loss of business
- \$1.5 million maximum for total loans under SBA's Business Physical and EIDL

SBA Loans

- Loan Terms
 - Must show ability to repay
 - Collateral for loans over \$10,000
 - Term depends on ability to repay
 - Interest rates from 2.6% to 6.5%

How to Apply for FEMA Benefits

- Online: www.fema.gov or by phone: (800) 621-FEMA (3362)
- Application form, information needed
 - Social Security Number
 - Description of disaster-caused losses
 - Insurance information
 - Location of property
 - Telephone contact number
- Get assigned a FEMA application number
- Deadline for applications: 120 days after the declaration (Aug. 29, 2005). This deadline is often extended by FEMA.
 - May need “good cause” to apply during last 60 days of application period

How to Apply for SBA Loans

- Online: www.sba.gov or by phone: (800) 659 2955
- Application deadlines
 - Physical loans: October 28, 2005 (check website to see if extended)
 - EIDL: May 29, 2006
- For more information: see SBA's website: www.sba.gov

After Applying for Benefits

- FEMA will **USUALLY** promptly inspect the property
 - Applicant should try to be present
 - Must verify ownership and occupancy
 - In past disasters there have been problems with quality of inspections (e.g. “drive-by inspections.”)
- Within 10 days of inspection, should get letter with determination
 - Will be followed by check if approved
 - May include SBA loan application
 - Can appeal if denied, or if award isn’t large enough

Once Approved for Benefits

- Money must be ONLY be used for intended purpose
 - If not, FEMA can recoup
 - Keep receipts and bills to document use
- Tax free, exempt from garnishment, etc.
- Continue to go back if needs not met

FEMA Benefits Don't Count Against Federally-funded Welfare

- FEMA , state, local and similar benefits
- Whether in cash or in kind
- Should not count as income or resource in any federal “means-tested” program
 - welfare, SSI, Food Stamps, etc.
- See: 42 USC § 5155(d)

Appealing FEMA Decisions

- Written appeal must be postmarked within 60 days of decision letter
 - Signed by applicant or by Authorized Representative
 - Include the person's FEMA registration number and disaster number (listed on the denial letter)
 - FEMA uses codes in denial letters. See FEMA's applicant guide for explanation of denial codes
 - Fax to (800) 827-8112, Attention: FEMA – Individuals and Households Program
- FEMA should respond in writing within 30 days
- FEMA Decision is Final

Advocacy Tips- Avoid Overpayments

- Keep Receipts!
 - Money must be used for intended purpose only
 - FEMA can ask for repayment if it is misused.
- Make sure client understands what the benefit money is intended for
- Appeal if necessary

Advocacy Issues- “Households” Problem for Low- Income

- FEMA defines a “household” as all people who lived together in the pre-disaster residence
 - A person can be denied housing if another household member has already applied for or received benefits
 - Results in poorest getting no help despite urgent needs
- It will be a problem especially if pre-disaster households are no longer together
 - Advocate that household = people together NOW, not pre-disaster
- Federal advocacy issue--modify for this disaster? FEMA Regional Director has authority to grant benefits to more than one person in a household

Advocacy Issues- Insurance Bar

- Problems with hurricane insurance not covering flood damage- efforts to address
- Flood Insurance: “One Bite at the Apple”
- An individual can be denied housing help from FEMA if he/she:
 - Lived in a flood zone;
 - Got FEMA help before in another disaster;
 - Was told to buy flood insurance; AND
 - Does not carry flood insurance.

Immigrant eligibility for FEMA and welfare programs

- One member of household must be a U.S. Citizen, an LPR, or a “qualified alien”
- A "Qualified Alien" includes anyone who has been granted legal permanent residence ("green card"), refugee or asylee status, withholding of deportation, conditional entry, parole into the U. S. for at least 1 year; or a Cuban-Haitian Entrant; or a battered spouse or child(ren) with a pending or approved spousal petition or petition for relief.
- Some workers may believe an applicant has to have an Social Security number or card to be eligible
- Receipt of disaster benefits is NOT public charge
- Eligible for emergency non-cash help (shelter, food, etc)

Civil Rights Complaints

- FEMA is forbidden from discriminating on the basis of race, color, religion, nationality, sex, disability, age, or economic status
- FEMA Equal Rights Officer, (800) 621-3362
- If not resolved, can file written complaint with Office of Equal Rights within 180 days of the discrimination

Employment Related Disaster Benefits

- Unemployment and Disaster Unemployment Assistance
- Re-employment Services
- New jobs through the National Emergency Grant program
- Job Skills Training Benefits

Unemployment Benefits

- State-specific insurance program, so must apply from state where lived at time of disaster
- How to apply
 - Louisiana: (800) 818-7811 (8 a.m.-7 p.m. (CST)) or online at: www.laworks.net
 - Alabama: (866) 767-8103
 - Mississippi: 1-888-844-3577
- For information on filing for benefits and office locations: (877) US-2JOBS (872-7811)

Disaster Unemployment Assistance

- Cash benefit
- Available for up to 26 weeks
- Should apply for both DUA and regular Unemployment Insurance benefits, if possible
- Application deadline has been extended to November 30, 2005 (was October 7, 2005)
 - [www. LAWORKS.net](http://www.LAWORKS.net)

DUA - Eligibility

- Unemployed / self-employed workers who:
 - Became unemployed as a direct result of the disaster
 - Are not eligible to receive regular UIB from any state
- Or individuals who
 - Become the HH breadwinner after head of HH died in disaster
 - Become unemployed due to disaster-sustained injury
 - Cannot reach their employment due to disaster
 - Were scheduled to start work but can't due to disaster
 - Unemployed due to the disaster, exhausted UIB before end of 26th week

DUA – Application Issues

- Within 21 days of filing claim, document:
 - former employment
 - SSN
- If no verification documents available, sworn statement and other forms of proof ok
- Interim DUA payments can be paid while documentation being gathered
- Feds have relaxed verification (App. U of LSBA manual @www.lsba.org)
- IRS can help get earnings records (866) 562-5227

DUA – How to Apply

- Call (866) 783-5567 (7a.m. – 7p.m.) or (800) 818-7811 (8 a.m. – 7p.m.)
- Apply in person at unemployment office
- Online guidance available at www.laworks.net
- Clients can call (888) LAHELPU (524-3578) or 877-872-5627 (US-2JOBS)

Re-employment Services for Katrina Victims

- New Jobs: DoL has authorized new jobs under national emergency grant program
 - 12 weeks in “humanitarian efforts”, demolition and clean up projects, and weatherization for low-income
 - @ \$9.00/hr for up to 40 hours/week (announced as)
 - Apply through Job Centers (www.laworks.net)
 - 62.1 million dollars to La. For these jobs
- Re-employment services such as: skills training, job search help, and career counseling from the existing job centers

New Skills Training for Katrina Victims

- DoL has authorized new funds for hard skills training programs in Louisiana, Alabama, Mississippi, and Texas
- \$12 million to train victims for construction, clean up, health care, security, etc-- to work in recovery efforts
 - Short term credential/certificate programs
- Advocacy: ensure that programs serve low-income clients and train for living wage jobs

Welfare Programs for Katrina Survivors

- Cash Aid
- Food Programs
 - Disaster Food Stamps
 - Replacement Food Stamps
 - New FS rules for evacuees
 - WIC
- EBT Issues
- Medicaid & Health Care Programs
- Social Security Programs

TANF Cash Benefits in Louisiana

- Family Independence Temporary Assistance Program (FITAP) for parents and their children – call (800) 706-8263 for more information
- Aid to Caretaker Relatives: Kinship Care Subsidy Program (KCSP) for relatives and children they take care of
- No aid for (non-disabled) adults without children—advocacy issue?

TANF (Families) Cash Aid Programs – How to Apply

- Go to a local welfare office
- No picture I.D. should be required
 - Can use a collateral contact – friend, relative, minister – to confirm identity
 - If collateral contact not possible, should be able to self-certify (CMMS press release – Relaxed Eligibility in all Programs (App. Of U Manual))
- Call (888) 524-3578 or (866) 334-8304 for more information

Food Stamps-- Disaster

- United States Department of Agriculture (USDA) has authorized Disaster Food Stamps
- **Application deadline was extended & varies by Parish until Oct. 31, 2005** (was September 15th, originally September 9th)
- Advocate for another extension?

What are Disaster Food Stamps?

- Program for new and ongoing FS recipients
- Can be eligible even if over the usual income or resource limits
- Get one month of additional benefits up to maximum for your household size
- Added to existing recipients EBT card
- New—must apply
- Can use stamps to buy hot (prepared) food

Disaster Food Stamps – Relaxed Rules for FS Applicants

- Can be eligible even if over the usual income or resource limits
- People who may be eligible include those who, due to Hurricane Katrina,
 - Lost a job
 - Lost income/wages
 - Had damage to their homes
- Have no access to their bank accounts

Disaster Food Stamps – How to Apply

- Go to a local welfare office
- No picture I.D. required
 - Can use a collateral contact – friend, relative, minister – to confirm identity
 - If collateral contact not possible, should be able to self-certify (See: App. U of LSBA manual)
- Call (888) 524-3578 or (866) 334-8304 for more information

Replacement Food Stamps

- Replacement stamps can be authorized if :
 - Usual means of commercial distribution is disrupted
 - Means of distribution has been restored
- Money to replace lost food due to disruption in power, etc.
- Not yet authorized? An advocacy issue.

New Food Stamp Applicants— Expedited Benefits

- People newly eligible for FS
- Eligible for "expedited" help – within 7 calendar days of application
- Also available for evacuees in areas where Disaster Food Stamps not authorized

Special Food Stamp Rules for Evacuees

- Evacuees can be their own household, separate from people they live with
- Usual work/workfare requirements waived
- Get up to 4 months of money, then may be able to transition to regular food stamps
- Can use stamps to buy hot (prepared) food

How to Apply for Food Stamps

- Go to a local welfare office
- No picture I.D. required
 - Can use a collateral contact – friend, relative, minister – to confirm identity
 - If collateral contact not possible, should be able to self-certify
- Call (888) 524-3578 or (866) 334-8304 for more information

WIC Benefits

- In addition to food stamps & other food programs
- For low-income pregnant or postpartum women, women who are breastfeeding, children up to the age of 5
- Gives food coupons,
 - counseling, breastfeeding support, and referrals to health care
- New applicants can self-certify identity, residence, income

WIC Benefits

- People already getting WIC should call (800) 251-2229 for information on how and where to use their WIC vouchers
- New applicants should call (888) 524-3578 to apply

EBT Cards & problems

- EBT is a debit card used for benefits
- Problems using EBT card?
 - Call (866) 334-8304 or (888) 997-1117
- Lost EBT card?
 - Go to any welfare office and ask for a new one. Do not need picture ID – provide name, SSN, DOB
 - Can also call: Louisiana (866) 334-8304
Mississippi (866) 449-9488
Alabama (866) 465-2285

Social Security Benefits

- Ongoing monthly payments
- Survivor's Benefits
- Death Benefit
- Supplemental Security Income (SSI)

SSA – Ongoing Monthly Payments

- People on benefits pre-Katrina should receive their monthly payments
- **Paper checks:** If mail suspended, can pick up from USPS with a picture ID. Can also go to SSA office and request an "immediate payment"
- **Direct deposit:** Should work as normal. If problems, go to SSA office and request an "immediate payment"
- To find open SSA offices or for more information, call (800) 772-1213

SSA - Survivor's Benefits

- For the family of deceased insured workers
- Worker must have had at least 40 earnings credits (10 years of work)
- Available only to certain family members
- Amount of benefits depends on earnings of deceased workers

SSA Survivor's Benefits – Eligible Family Members

- Widow/widower (full benefits at 65, reduced benefits at 60, if disabled, start at 50)
- Widow/widower of any age, if caring for worker's child (child must be under 16 or disabled and receiving SS adult child benefits on worker's record)
- Unmarried children under 18 (19 if school full-time), or children of any age if disabled before age 22 and still disabled
- Parents, if age 62 or older and dependent on the worker for support at time of death

SSA – Death Benefits

- Lump sum benefit of \$255
- Payable upon death of a person who is insured
- Goes to spouse living with worker at time of death or eligible for benefits on worker's record
- Goes to surviving children if no spouse entitled, if child eligible for benefits on worker's record
- If no eligible spouse or child, not paid
- Call (800) 772-1213

Supplemental Security Income

- Cash income to
 - People 65+, blind, or disabled
 - With limited income & resources
- Must be USC, LPR (some exceptions)
- Do not have to have worked at all
- Start application by calling (800) 772-1213

SSI - Disability

- Physical or mental impairment (or combination of impairments)
- Lasts at least 12 months, or until death
- Prevents "substantial gainful employment"
- Determination can take a very long time (average of 26 months), need to submit detailed medical records

SSI – Emergency Advance Payments

- For SSI applicants only, not recipients
- If financial emergency
- For applicant found eligible without complete paperwork, or very likely to be eligible
- Request Emergency Advance Payment (EAP)

Disaster Medicaid & Health Care

- Publicly funded health centers can provide care
- Person may now qualify for one of the State's medicaid programs
- Federal government has announced relaxed verification for Katrina victims (see Appendix U of LSBA manual, www.lsba.org)
- Paper certification is used—not a card—take paper to each provider
- Uninsured may still get medical care at health centers, clinics, etc. Call 1-888-524-3578.

Louisiana Medicaid

- Prior approval is not necessary for hospitalization or dentistry for Katrina victims
- For all other services must get prior approval
 - If a service was granted in the past (e.g. wheelchair, rehab. services) should approve with no additional verification
 - State says making decision on approval within 24 hours
 - Contact David Williams if you have a problem with prior approval at: pdwlaw@ix.netcom.com

Other programs

- Victims of Violent Crimes—see LSBA manual
- Workers Compensation—see LSBA manual
- Tax Relief --see LSBA manual
 - Federal
 - State—refund of sales tax on destroyed personal property (www.rev.state.la.us)
- Mental Health Counseling Crisis Line: 1-800-273-8255

FEMA Advocacy Issues--Short Term

- Add Mortgage Assistance to benefits for Katrina
- Eliminate Shared Households Rule—people are being denied housing even though are now split up (see slide # 38)
- Application form is problematic:
 - on line does not have space for “do not know”—e.g. lost car-- must say yes or no, but may not know yet
 - Person may not have a new address, uses old one, then denied because not an evacuee
 - Being told can't later correct application
 - Only taking applications on line and phone only is problematic for disabled & elderly e.g. nursing home residents
- Summary Denial for SBA
- Ensure **at least** 18 months of Rental Assistance

FEMA Advocacy Issues--Short Term

- Expanded Eligibility for Medicaid
- Extend Disaster Food Stamps & DUA Deadlines
- Ensure Relaxed Verification for All Programs
- Reform DUA—increase benefits; make it the primary source not the states' UIB
- Ensure Access to new Good Job Skills Training for Low–Income clients
- Protect Clean Up Workers from Toxics

FEMA Advocacy Issues—Long Term

- Mobile Homes in Appropriate Circumstances
 - Avoid “tent cities”
- Housing Stock --Replacement of Lost Units
- Use of Section 8
- Right of Return
- Increased Training Opportunities for participants
- Design of “New” New Orleans
- Money for Non-Profits for damage & to replace Lost Offices

Replacing lost documents

- Driver's License
- Birth certificates
- Immigration documents
- Passports

Replacing Louisiana Driver's Licenses

- Contact Louisiana Department of Motor
- Louisiana DMV retains all of its driver's license and identification card photos in a databank
 - fill out an application on line and the DMV will compare their signatures electronically for verification
 - takes approximately 72 hours
- <http://www.expresslane.org>

Replacing birth certificates

- Need to call the Office of Vital Records for home state
 - Alabama: (343) 206-5418
 - Louisiana: (225) 922-2012
 - Mississippi: (601) 576-6876

Immigration Documents

IMPORTANT – advise that immigration office will verify the identity and immigration status before issuing any documents. If person has criminal record problems or immigration-related violations, **REFER TO EXPERIENCED IMMIGRATION ATTORNEY** for help **BEFORE** contacting immigration services.

Immigration Documents

- Permanent resident card
 - Ask for form I-90
- Re-Entry permit refugee travel document
 - Ask for form I-131
- Employment Authorization document
 - Ask for form I-765
 - **IMPORTANT** – for a limited time, employers can hire hurricane victims who can work but do not have verification without penalties from the federal government. Employers may not know about this

Insurance & FEMA

- Use Insurance proceed first, SBA, then Grant from FEMA
- Companies denying claims due to no flood coverage
- Insurance Commissioner is fighting “no flood” clauses—arguing that the damage is result of Hurricane
- Some companies forcing folks to sign statement got “flood money” from FEMA (to avoid paying them)
 - Injunction issued in Louisiana to stop this practice.

Louisiana Insurance Protections

Governor Blanco has declared that:

- health and homeowner policy holders cannot be denied insurance coverage due to nonpayment of premiums through a state of emergency period
- This state of emergency was due to end around 9-25-05.
- Governor is expected to extend the period of the emergency

Insurance Resources

- Louisiana Dept. of Insurance:
www.lidi.la.gov/hurricankatrina,
(225) 342-5900
- Mississippi Dept. of Insurance:
www.doi.state.ms.us, (601) 359-2453
- Alabama Dept. of Insurance: www.aldoi.gov,
(334) 241-4141

FEMA & Disaster Benefits—Resources

- WWW.ProBono.net/LA
- Lawhelp.org/La
- Louisiana Star Bar Association Manual available at LSBA.org—will be updated on an ongoing basis.
- Florida Bar Foundation Manual on Disaster Legal Assistance www.povertylaw.org
- New National List Serve—contact NLADA.org and/or LSC.org

FEMA and Disaster Benefits After Hurricane Katrina—Presenters

Kate Meiss & Abby McClelland, Supervising Attorney
Administrative Law Advocacy Group, Neighborhood Legal Services of
Los Angeles County; 13327 Van Nuys Blvd.; Pacoima , Ca. 90042
(818) 834 7527; Fax: (818) 896 6647; cell: (323) 428-4903;
kmeiss@nls-la.org; amclelland@nls-la.org.

Beth Osthimer, Director, Children's Defense Fund of California
3655 S. Grand Avenue Suite 270, Los Angeles, CA 90007
(213) 749-4387; Fax: (213) 749-4119
Bosthimer@cdfca.org