

# Louisiana: How to Prepare in Case of Two or More Disaster Declarations

---

**Release Date: Oct 9, 2020**

When there are two or more disasters declared for the same designated area, FEMA works to ensure applicants receive all eligible help while preventing duplication of federal benefits. This will be the case for families affected by both Hurricanes Laura and Delta.

Here's how Hurricane Laura survivors already registered with FEMA can prepare in case they may be affected by Hurricane Delta.

Keep all receipts for repairs or replacement already completed along with related items including:

- Home repair and replacement;
- Repairs to a septic system, water well or private road;
- Purchase of a generator or chainsaw;
- Replacement of personal property items such as appliances;
- Transportation;
- Insurance settlement or denial information for Laura; and
- Use of funds for rental assistance, if applicable.

Survivors should take photos before any potential new damage from Delta and again after any new damage.

What survivors need to know if they register with FEMA for more than one disaster:

- Those who experience damage from Hurricane Delta must register again with FEMA
- FEMA will not pay for duplicate losses but may provide help for new damage caused by a second disaster.



**FEMA**

Page 1 of 2

- FEMA verifies disaster-caused damage by comparing inspection reports, appeal estimates and receipts.
- FEMA is aware of which households applied for help in Hurricane Laura. If the household applies for help after Hurricane Delta, FEMA will work with the applicant.
- FEMA will coordinate with homeowners who report additional damage to their primary home and then experience loss at the temporary residence where they relocated due to Hurricane Laura.
- Renters who report additional personal property damage due to the new disaster should apply using their location at the time of the second event.

#### What to know about flood-insurance requirements:

- Applicants who receive housing assistance from FEMA due to flooding are required to maintain flood insurance.
- When the time between two disasters does not allow for an applicant to purchase or activate a flood insurance policy, FEMA will not consider applicants to be ineligible in the new disaster. This will be the case for those who flooded during Laura and then flood again during Delta.
- Applicants who have not complied with flood insurance requirements from any other previous disaster will continue to be ineligible for assistance for flood-insurable items damaged by any new flooding.

#### What to know about rental assistance:

- Applicants who are eligible for rental assistance in the first disaster will continue to receive up to 18 months of rental assistance under the first disaster declaration.
- Applicants cannot receive rental assistance for more than one disaster at the same time.

For the latest information on Hurricane Laura, visit [www.fema.gov/disaster/4559](http://www.fema.gov/disaster/4559) or follow the FEMA Region 6 Twitter account at [twitter.com/FEMARegion6](https://twitter.com/FEMARegion6).

