

Hurricane Laura

Immediate Financial Assistance



**American
Red Cross**

September 13, 2020

In the aftermath of Hurricane Laura, the American Red Cross has worked closely with partners to support emergency housing efforts, and provide food, water, relief supplies, emotional support and health services to people in need. Thanks to our generous donors, the Red Cross is now starting a new effort to get emergency financial assistance into the hands of Louisiana and Texas residents whose homes were severely impacted by Laura.

This financial assistance will allow people to make their own decisions and prioritize what their family needs most to start recovering. Funds can help families replace clothes or food, offset transportation costs, or support any other immediate need. Spending these funds locally will also support local communities as they begin recovering.

Eligibility

The Red Cross is providing \$450 to households whose homes were confirmed to have been destroyed or sustained major damage from Hurricane Laura. To be eligible for immediate financial assistance, households must meet all of the following requirements:

- Applicant's pre-disaster primary residence is located in a confirmed disaster-impacted geographic area.
- Applicant is the head of household and is not listed as a household member on any other Red Cross assistance application.
- Applicant's primary residence suffered major damage or was destroyed.
 - Major damage is indicated by significant structural damage to a residence that requires extensive repairs. This may include substantial failure of the roof, walls or foundation, or a water line above 18 inches.
 - A residence that is destroyed is one that is a total loss or with damage so extensive that repair is not feasible.
- Applicant's identity and proof of residence details can be verified.

Enrollment

The majority of households will receive an invitation to complete an application through an email, text message or phone call directly from the Red Cross over the next several weeks. People who fall into this category include those whose homes have been verified by the Red Cross, FEMA or another agency to have sustained major damage or have been destroyed. In addition, the Red Cross must have contact information for these households in order to reach them.

The Red Cross will also work with partners and community advocates to reach people whose homes were destroyed or sustained major damage. This includes people who may face barriers to accessing disaster assistance such as people who do not speak English, are not American citizens, or have difficulty accessing services. In these instances, applicants will be invited to apply over the phone with a Red Cross worker once an enrollment period is announced.

After a household's application is approved, Red Cross immediate financial assistance will be delivered through one of several electronic funds transfer (EFT) methods including PayPal, Mastercard Send, Zelle or Walmart Direct2Cash. For PayPal, enter your PayPal account email to receive payment to associated debit card or bank account. For Mastercard Send and Zelle, enter your debit card information associated with any financial institution to receive payment directly to your account. For Walmart Direct2Cash, enter your email or mobile phone number that can receive text message to receive reference number to pick up cash at any Walmart store.

All Red Cross services, including financial assistance, are available to individuals regardless of nationality, race, sexual orientation, religious beliefs, class or political opinions. The Red Cross is a charity, not a government agency and people do not need to be American citizens to receive our help. Red Cross financial assistance is not a loan and does not need to be repaid.

Future Assistance

Even as the Red Cross delivers emergency relief, such as food, shelter and immediate financial assistance, we're looking to the future and planning how to help affected communities and families recover in the months and years ahead. For example, depending on available resources, we may be able to provide additional support, such as financial assistance for the hardest-hit households or grants to other community organizations with expertise in certain specialized recovery services. The Red Cross also provides financial assistance for verified, disaster-caused health and mental health needs.

Single-Family and Apartment Structure Criteria

 **DESTROYED**

Home is a total loss

Single Family/Apartment Criteria

- Waterline at the roofline or higher or complete failure of two or more major structural components (e.g., collapse of basement walls, foundation, walls, or roof)
- Only foundation remains
- Residence has a confirmed imminent danger (e.g., impending landslides, mudslides, or sinkholes)

 **MAJOR**

Home with structural damage or other significant damage that requires extensive repairs

Single-Family/Apartment Criteria

- Waterline above 18" or the electrical outlets in an essential living space*
- Waterline on first floor (regardless of depth) of a residence when basement is completely full
- Failure or partial failure of structural elements of the roof over essential living spaces*, to include rafters, ceiling joists, ridge boards, etc., or structural elements of the walls to include framing, etc.
- Failure or partial failure of foundation, to include crumbling, bulging, collapsing, horizontal cracks of more than 2", and shifting of the residence on the foundation of more than 6"

 **MINOR**

Home with repairable non-structural damage

Single-Family/Apartment Criteria

- Waterline at 1-3" in an essential living space*
- When waterline exceeds 3" but is below 18", damage may be minor or major, depending on duration of flood; contaminates in the water; if waterline reached outlets; and number of essential living spaces* flooded
- Any waterline in a finished basement
- Nonstructural damage to roof components over essential living spaces* (e.g. shingles, roof covering, fascia board, soffit, flashing, skylight)
- Nonstructural damage to interior wall components, to include drywall and insulation
- Nonstructural damage to exterior components
- Multiple small vertical cracks in the foundation
- Damage to chimney (e.g., tilting, falling, cracking, or separating from residence)
- Damage to mechanical components (e.g., furnace, boiler, water heater, HVAC, etc.)
- Damage or disaster-related contamination to private well or septic system

 **AFFECTED**

Home considered affected if damage is mostly cosmetic

Single-Family/Apartment Criteria

- Any waterline in the crawl space or an unfinished basement when essential living space* or mechanical components are not damaged or submerged
- Cosmetic damage (paint discoloration or loose siding)
- Minimal missing shingles or siding
- Damage to an attached structure (e.g., porch, carport, garage, or outbuilding not for commercial use), gutters, screens, landscaping retaining walls, or downed trees that do not affect access to the residence

Manufactured Home Structure Criteria

<p> DESTROYED</p> <p><i>Home is a total loss</i></p> <p>Manufactured Home Criteria</p> <ul style="list-style-type: none"> • Residence is a total loss (e.g., waterline is at the roofline or higher; residence's frame is bent, twisted, or otherwise compromised) • Majority of the structural framing of the roof or walls has been compromised, exposing the interior 	<p> MAJOR</p> <p><i>Home with structural damage or other significant damage that requires extensive repairs</i></p> <p>Manufactured Home Criteria</p> <ul style="list-style-type: none"> • Water has covered the floor system and entered the living space of the unit, but is still below the roofline • Residence has been displaced from the foundation, block, or piers, and other structural components have been damaged • 50% or more of nonstructural components have sustained significant damage (e.g., roof, walls, utilities)
<p> MINOR</p> <p><i>Home with repairable non-structural damage</i></p> <p>Manufactured Home Criteria</p> <ul style="list-style-type: none"> • Waterline has reached the floor system but has not entered living space of the unit (e.g., damage to bottom board, insulation or ductwork in the floor system, HVAC is impacted) • No structural damage to the residence, and it has not been displaced from the foundation • Some nonstructural components have sustained damage (e.g., windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hookups) 	<p> AFFECTED</p> <p><i>Home considered affected if damage is mostly cosmetic</i></p> <p>Manufactured Home Criteria</p> <ul style="list-style-type: none"> • Residences with damage to a porch, carport, garage, and/or outbuilding not for commercial use, etc. • No damage affecting habitability, cosmetic damage only (e.g., skirting is impacted)
<p>Other Damage Assessment Terms and Criteria</p>	
<p> INACCESSIBLE AREAS</p> <p>Homes are inaccessible if damage to the home cannot be visually verified because of disaster-related loss of access (e.g., flood waters are blocking access to residences by covering, washing out, or destroying roads, bridges, or access routes; or damage to homes cannot be visually verified because of debris from landslides, mudslides, severe soil erosion, or blowdown that is blocking access by disrupting or destroying roads, bridges, or access routes.)</p>	

* **Essential living space** – An essential living space is a room within a home that serves the function of a bedroom, bathroom, kitchen, and/or living room that is regularly occupied or used by one or more members of the household and requires repair to bring its functionality back to the home (e.g., kitchens are considered essential as long as there is not another undamaged kitchen in the home).