



**DISASTER
INFORMATION FOR
ELECTED OFFICIALS
AND CONSTITUENTS**

Guidance and information to share with elected officials and constituents during and after a federally declared disaster.

**U.S. Senator Bill Cassidy
Louisiana Offices**

3600 Jackson Street
Suite 115A
Alexandria, LA 71303
Phone: (318) 448-7176
Fax: (318) 448-5175

5555 Hilton Ave.
Suite 100
Baton Rouge, LA 70808
Phone: (225) 929-7711
Fax: (225) 929-7688

101 La Rue France
Suite 505
Lafayette, LA 70508
Phone: (337) 261-1400
Fax: (337) 261-1490

1 Lakeshore Drive
Suite 1155
Lake Charles, LA 70629
Phone: (337) 493-5398
Fax: (337) 493-5629

3421 N. Causeway Blvd.
Suite 204
Metairie, LA 70002
Phone: (504) 838-0130
Fax: (504) 838-0133

1651 Louisville Ave
Suite 123
Monroe, LA 70201
Phone: (318) 324-2111
Fax: (318) 324-2197

6425 Youree Dr.
Suite 415
Shreveport, LA 71105
Phone: (318) 798-3215
Fax: (318) 798-6959

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Federal and State Declarations

On March 13, 2020, President Trump issued a nationwide Emergency Declaration. The emergency declaration does not change measures authorized under other federal statutes and HHS remains the lead federal agency directing the federal response to COVID-19. FEMA actions will be in support of HHS and in coordination with state, tribal and territorial governments.

Eligible emergency protective measures taken at the direction or guidance of public health officials in response to this emergency, and not supported by the authorities of another federal agency, will be reimbursed strictly under the FEMA Public Assistance program. FEMA assistance will be provided at a 75 percent Federal cost share. Reimbursable activities typically include emergency protective measures such as the activation of State Emergency Operations Centers, National Guard costs, law enforcement and other measures necessary to protect public health and safety.

The total amount of assistance provided for in a single emergency may not exceed \$5 million without the President notifying Congress. The Governor must submit a request through the FEMA Regional Administrator within 30 days of the incident requesting supplemental assistance.

The Emergency Declaration only provides Public Assistance. **It does not include Individual Assistance.**

Key Disaster Numbers

The State of Louisiana is only testing individuals admitted to a hospital. Based on State conducted testing, **there are 347 positive cases out of 805 tested and 8 deaths in 17 of 64 parishes.** These numbers do not include private testing being done by the Oschner, Our Lady of the Lake Ascension, or the Baton Rouge General sites as well as by LabCorp through private doctors.

The State, working with HHS, expects to begin testing at two sites in New Orleans and one site in Jefferson for health care personnel and first responders on March 18, 2020.

Coronavirus Information from Center for Disease Control (CDC)

Information on the virus and how to protect yourself is available at <https://www.cdc.gov/coronavirus/2019-nCoV/index.html>

Information and Assistance from Louisiana Department of Health (LDH)

Louisiana-centered information on the virus is available at <http://ldh.la.gov/coronavirus/>

For individuals in Louisiana, 211 is the single access point for information and assistance. LDH moved their information helpline to 211 after the regular hotline at 1-855-523-2652 was overwhelmed.

- Call 211.
- Text LACOVID to 898-211
- or visit www.LA211Help.org or <https://louisianaassoc1.godaddy.com/>

Coronavirus Testing

State Testing

Only individuals who are hospitalized due to severe symptoms of the virus are being tested by the State upon a referral from the hospital.

Requesting a Private Test

Individuals may obtain a private test from LabCorp or a Drive Through Location with a physician referral. You should contact your primary care physician to request a test if you are showing symptoms. People who do not have a primary care provider can call 211 or texting LACOVID to 898-211 and they will be referred to a nearby clinic. As a last resort, they may contact the Louisiana Department of Health hotline at 1-855-523-2652.

How Drive Through Will Work

Only patients with a provider order, faxed to the testing center, will be administered a COVID-19 test. Upon arrival, patients will show their provider order, state issued ID, insurance card, and remain in their vehicle while healthcare professionals administer the test. If you are bringing a child for testing, the guardians name must match the name on the provider order. Results will be sent directly to the provider ordering the test within 3-5 days.

Drive Through Locations:

Baton Rouge Baton Rouge General Mid-City 3600 Florida Boulevard Baton Rouge, LA 70806 Open 1pm – 3pm	Bayou Region Ochsner Urgent Care – Houma 5922 W. Main St., Suite A Houma, LA 70360
Gonzales St. Elizabeth Hospital/OLOL Ascension 2647 S St Elizabeth Blvd. Gonzales, LA 70737	New Orleans Ochsner Urgent Care - Mid-City at Canal 4100 Canal St, New Orleans New Orleans, LA 70119

<p>Northshore Ochsner Urgent Care – Mandeville 2735 US-190, Suite D Mandeville, LA 70471</p>	
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Assistance for Businesses

U.S. Small Business Administration (SBA) Disaster Loans Assistance (Available)

The Small Business Administration has separate authority to declare a disaster even when FEMA does not declare one. In this situation where there is no damage to property, the SBA may still offer Economic Injury loans to businesses to help cover lost revenue caused by the disaster so businesses may cover their expenses.

The Governor submitted a request to the SBA on March 18, 2020 covering Jefferson and Orleans Parishes and later submitted an amended request for the whole state. The SBA approved the request for all parishes on March 19, 2020. The Governor's initial request was limited to Jefferson and Orleans because these were the most severely and initially impacted, thus making it easier for the State to provide to apply. The deadline to apply is December 21, 2020.

- Businesses needing assistance with SBA Disaster Assistance Loans may contact the SBA Disaster Assistance Customer Service Center. Business may visit an SBA Business Recovery Center, if offered for personalized help.
- Non-Profits may be eligible for SBA Disaster Assistance Loans if they do not qualify for Public Assistance (PA). They should contact GOHSEP at (225) 925-7500 to determine if they qualify for PA or should they apply for a loan.
- Eligibility and Interest Rates based on credit rating. Actual rates will be set once disaster is declared. The below rates are from the most recent disaster in June.

	No Credit Available Elsewhere	Credit Available Elsewhere
Economic Injury Loans		
Business & Small Ag Coops	3.750%	
Non-Profits	2.750%	

- Loan Limits
 - Businesses: \$2,000,000 to overcome the temporary loss of revenue.
- An application may be declined for the following reasons: lack of repayment ability, lack of repayment ability based on forecast, unsatisfactory history on an existing or previous SBA loan, unsatisfactory history on a Federal obligation, unsatisfactory credit history, unsatisfactory debt payment history (other than a credit bureau), and economic injury is not substantiated. An application may be withdrawn when requested information is not furnished within the allowed timeframe.

SBA Disaster Assistance Customer Service Center

Phone: (800) 659-2955

Deaf and hard-of-hearing individuals: (800) 877-8339

E-mail: disastercustomerservice@sba.gov Online: <https://disasterloan.sba.gov/ela/>

SBA Business Recovery Centers (BRC)

The SBA will likely not open BRCs. Assistance and information on the SBA's Coronavirus Assistance may be found at <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>.

Business Assistance in Congressional Relief Bills

H.R.6201 - 116th Congress (2019-2020): Families First Coronavirus Response Act

The four interlocking paid leave tax credits include:

- 1) Employer provided sick leave
- 2) Employer provided caregiver leave
- 3) Self-employed sick leave
- 4) Self-employed caregiver leave

1. Employer provided sick leave – 10 days

The leave requirement is the lesser of the regular pay or \$511 a day, for a maximum of 10 days. (Note, 10 days is used interchangeably with 2 weeks, but 80 hours is technically correct). This is only for an employee themselves that is sick or quarantined. Part time-workers receive the average of two-weeks wages, using a 6-month lookback (or relevant duration, if employed less than 6 months). Employers cannot require employees to find someone to cover their shift or workload, when leave is taken.

2. Employer provided caregiver leave – 10 days

For an employee needing leave to provide care to family, the same two week period applies, but it is capped at the lesser of 2/3rds wages or \$200.

After first 10 days of leave for both 1 & 2 above

This would likely get triggered by employees who need to be away from work because their child is at home due to school closure or childcare closures. These employees can get up to an additional 10 weeks of leave, with a wage replacement rate of 2/3rds, capped at \$200.

Employers with 25 or less employees are exempt from mandated job protection in this scenario, if the employee's position no longer exists for coronavirus related economic reasons. In such a situation, if a similar position then becomes available within the next year, the employer must first make it available to the impacted employee.

3. Self-employed sick leave

This operates analogously to the employer provided sick leave benefit above, with additional details explained below.

4. Self-employed caregiver leave

This operates analogously to the employer provided caregiver leave benefit above, with additional details explained below.

Beyond wage limits, the four tax credits to reimburse employers also cover:

- 1) Employer contributions to employee healthcare coverage
- 2) Employers 1.45% Medicare tax for employees
- 3) Employer payroll tax exemption

The U.S. Department of Labor has broad authority to provide exemptions to:

- 1) Certain healthcare providers and emergency first responders
- 2) Exempt small business with fewer than 50 employees

How does administration differ for self-employed small businesses?

There's a parallel regime for the self-employed, and they can calculate an equivalent amount to the \$511 per-day, or the \$200 per-day respective caps. This then becomes an income amount that self-employed are treated as if they're paying to themselves while they receive the corresponding employer credit. With the disaster declaration, the disaster unemployment assistance program does allow for self-employed individuals to qualify as if they were a terminated employee, in order to qualify for unemployment.

Why do the paid leave and tax credit provisions only apply to employers with 500 or fewer employees?

The overall structure was designed to provide relief to smaller employers, who are less likely to have the infrastructure or resources to provide robust paid sick leave. For public health reasons, lawmakers needed to create an incentive for sick and exposed employees to stay home and not worry about not getting paid.

Assistance for Individuals

How Federal Disaster Assistance Works

Federal Disaster Assistance is designed to assist individuals for uninsured, disaster-related losses. All federal and state agencies allocating federal disaster assistance to an individual must determine the value of the loss incurred and ensure that the total amount received from insurance, charities, federal and state grants and loans, or other sources do not exceed the amount of the loss. Receiving more than one's loss is an economic gain resulting from a duplication of benefits.

Duplication of Benefits (DOB)

When the federal government first became involved in providing disaster assistance in the 60s and 70s, it relied on loans and added grants to assist those that could not qualify a loan or a loan large enough to meet all of their needs. To ensure no one received more in assistance than their actual losses, DOB rules were put in place that say before an agency can provide federal funds to a disaster victim, they must first determine their loss and subtract any assistance they have already received from insurance, charities, federal and state grants and loans, or other sources.

The DOB rules apply separately to each form of assistance (i.e. repairs, contents, travel, rental assistance, etc.). For example, assistance received for contents and rental assistance, do not count towards assistance one would receive for repairs.

In October 2018, after Senator Cassidy blocked a vote unless a DOB repeal was included in the Federal Aviation Administration (FAA) Reauthorization / Disaster Recovery Reform Act of 2018 bill, Congress passed and President Trump signed into law a temporary repeal of the DOB rule. The repeal covers a DOB between SBA loans and Community Development Block Grant for Disaster Recovery (CDBG-DR) funds for disasters declared between January 1, 2016 and December 31, 2021. The full HUD rule implementing the repeal can be found at https://www.hud.gov/sites/dfiles/Main/documents/6169-N-01_Main_DOB_Notice.pdf.

FEMA Individual Assistance (IA) – Not Available At This Time

At this time, there is no FEMA Individual Assistance. In addition to the more familiar repair and personal property assistance, FEMA offers what is termed “Other Needs Assistance” that could potential help coronavirus victims. The maximum amount of other needs assistance is limited to \$35,500 during Fiscal Year 2020; however, some forms have individual limits.

FEMA IA Other Needs Assistance

Other Needs Assistance provides grants for uninsured, disaster-related necessary expenses and serious needs. Assistance includes:

- Medical and dental expenses
- Funeral and burial costs
- Repair, cleaning, or replacement of:
 - Clothing
 - Household items (room furnishings, appliances)

- Specialized tools or protective clothing and equipment required for your job
- Necessary educational materials (computers, school books, supplies)
- Clean-up items (wet/dry vacuum, air purifier, dehumidifier)
- Fuel for primary heat source (heating oil, gas)
- Repairing or replacing vehicles damaged by the disaster, or providing for public transportation or other transportation costs
- Moving and storage expenses related to the disaster (including storage or the return of property to a pre-disaster home)
- Other necessary expenses or serious needs (for example, towing, or setup or connecting essential utilities for a housing unit not provided by FEMA)
- The cost of a National Flood Insurance Program group flood insurance policy to meet the flood insurance requirements

On March 10, 2020, Vice President Pence announced that the major health insurers as well as Medicaid and Medicare will cover all copays and expenses for coronavirus testing and treatment with a guarantee of no out-of-pocket, surprise billing. This is estimated to cover approximately 240 million Americans.

Other Services Available When FEMA Individual Assistance Is Available

- **Mass Care and Emergency Assistance (MC/EA)**: Mass Care is composed of seven services known as activities: sheltering; feeding; distribution of emergency supplies; support for individuals with disabilities and others with access and functional needs; reunification services for adults and children; support for household pets, service, and assistance animals; and mass evacuee support. In addition to the seven aforementioned activities, MC/EA also supports the National Mass Care Exercise (NMCE) training program and offers partnerships through the following programs: Blue Roof Program and Transitional Sheltering Assistance (TSA).
- **Crisis Counseling Assistance and Training Program (CCP)**: CCP provides eligible STTLs governments, and non-governmental organizations with supplemental funding to assist disaster-impacted individuals and communities in recovering from the major disasters through the provision of community-based outreach and psycho-educational services. The goal is to aid survivors in recovering from the adverse reactions to disasters and to begin to rebuild their lives.
- **Disaster Unemployment Assistance (DUA)**: DUA provides unemployment benefits and re-employment assistance services to eligible survivors affected by a Presidentially-declared major disaster. These services are under the responsibility of the U.S. Department of Labor and administered by the state, territorial, tribal, and local government emergency management officials of the affected area(s). DUA is only available to those eligible survivors who are not eligible for regular state unemployment insurance (UI). Individuals who are unable to work as a result of the disaster may register

for disaster unemployment assistance by calling (866) 783-5567 or online at <https://www.louisianaworks.net/hire/vosnet/Default.aspx>.

- **Disaster Legal Services (DLS)**: DLS provides legal aid to survivors affected by a Presidentially-declared major disaster through an agreement with the Young Lawyers Division (YLD) of the American Bar Association. DLS is put into effect during Presidentially-declared disasters and is available to survivors who qualify as low-income.
- **Disaster Case Management (DCM)**: DCM is a time-limited process that promotes partnership between a case manager and a disaster survivor in order to assess and address a survivor's verified disaster-caused unmet needs through a disaster recovery plan. This disaster recovery plan includes resources, decision-making priorities, providing guidance and tools to assist disaster survivors.
- **Disaster Supplemental Nutrition Assistance (Food Stamps) Program (D-SNAP)**: D-SNAP allows households not normally eligible for SNAP to qualify as a result of their disaster-related expenses, such as loss of income, damage to property, relocation expenses, and, in some cases, loss of food due to power outages. This is an optional program left to the discretion of the Governor to participate. For more information, one may call the Louisiana Department of Children and Family Services (DCSF) at 1-888-524-3578.

Registration will likely be available at <https://dsnaps.dcfsls.gov/> or calling 1-888-524-3578

To receive DSNAP benefits, you will need to provide:

- Name, Social Security Number and Date of Birth for each household member
- Current address and parish of household
- Monthly income for each household member
- All liquid assets for each household member (cash on hand, checking, savings)

D-SNAP benefits are issued for one month, but they can be used for up to 365 days.

Registering with FEMA for Individual Assistance – Not Available At This Time

Once a declaration including Individual Assistance has been made, individuals and business owners who sustained losses in the designated area can apply for assistance by registering at:

Computer: www.DisasterAssistance.gov

Phone: 1-800-621-FEMA (3362)

Web enabled mobile device: m.fema.gov

FEMA App: <https://www.fema.gov/mobile-app> (Google Play, App Store, Blackberry)

Speech disability or hearing loss and use TTY, should call 1-800-462-7585

Those who use 711 or Video Relay Service (VRS), call 1-800-621-3362

The FEMA registration system will accept registration at any time; however, if there is no federal declaration for your parish, the applications will be rejected. If you are rejected for filing too early and reapply after a declaration, it will cause some confusion because FEMA will have two registrations.

Individual interested in additional information on the Individual and Household Assistance Program (i.e. what is offered, the home inspection, and appeals) can go to <https://www.fema.gov/individual-disaster-assistance>.

Conditions and Limitations of Individual Assistance

Residency status in the United States and its territories: To be considered for disaster housing assistance, the applicant, or a household member, must provide proof of identity and sign a declaration stating that they are a United States citizen, a non-citizen national, or a qualified alien.

Supplemental Assistance: Disaster assistance is not intended to substitute for private efforts, but to complement those efforts when needed. FEMA expects minor losses or the need for short-term shelter to be addressed by homeowners or tenants.

Household Composition: People living together in one residence before the disaster are expected to continue to live together after the disaster. **Generally, assistance is provided to the pre-disaster household as a unit.** If, however, the assistance provided to the household is not shared, or if the new residence is too small or causes undue hardship, members of the household may request assistance separate from their pre-disaster household.

Type of Assistance: Generally, more than one type of IHP assistance may be provided to the household. Only FEMA has the authority to determine which type of assistance is most appropriate for the household and the period of assistance to be covered.

Proper Use of Assistance: All financial assistance provided by FEMA should be used as specified in writing in FEMA's award letter. Failure to use the money as specified may result in ineligibility for additional assistance. All money provided by FEMA is tax-free.

Documentation: Applicants are responsible for providing all documentation necessary for FEMA to evaluate eligibility. Applicants may need to provide proof of occupancy, ownership, income loss, and/or information concerning their housing situation prior to the disaster. Applicants should keep all receipts and records for any expenses incurred as a result of the disaster.

Insurance: If applicants have insurance, any assistance provided by FEMA should be considered an advance and must be repaid to FEMA upon receipt of an insurance settlement payment. If the settlement is less than FEMA's estimated cost, applicants may qualify for funds to supplement their insurance settlement. FEMA does not provide replacement value amounts or assistance with non-essential items.

Duration of Assistance: Repair and Replacement Assistance is provided as a one-time payment. Temporary Housing Assistance (or a manufactured housing unit) is provided for an initial period

of 1, 2, or 3 months. To be considered for additional assistance, applicants must demonstrate that they have spent any previous assistance from FEMA as instructed, and must demonstrate their efforts to re-establish permanent housing. Additional assistance is generally provided for 1, 2, or 3 months at a time. The maximum period for IHP assistance is 18 months.

Appeal Rights: Applicants who disagree with FEMA's determination of eligibility or the form of assistance provided, have the right to appeal within 60 days of the date of the notification letter. If someone received a letter from FEMA saying they are "ineligible", they should make sure to read the letter all the way through to the end to find out why. The reason could be missing information or documents or they forgot to sign something. Other common reasons for the initial denial decision are:

- The damage was to a secondary home or a rental property, not a primary residence;
- Someone else in the household applied and received assistance;
- Disaster-related losses could not be verified; and,
- Insurance covered all losses.

If you disagree with FEMA's decision, file a written appeal that includes the following:

- An explanation of why you think the decision was not correct;
- Supporting information and documents;
- Your FEMA registration number on all documents; and
- Your signature on the letter.

Within 60 days of the decision letter date, drop it off at one of the Disaster Recovery Center; fax it to (800) 827-8112, or mail it to:

National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055

Missing FEMA Checks

The United States Postal Service is not delivering FEMA checks to homes that do not have a secured (attached) mailbox. The checks are being held at the local Post Office for pick up.

Community Development Block Grant for Disaster Recovery (CDBG-DR)

Congress may provide CDBG-DR funding should the damages be severe. CDBG-DR funding is not guaranteed and is often passed months after a disaster.

Quarantine Shelters

Individuals who need to be quarantined but do not require hospitalization and do not have a safe place to stay or live with vulnerable individuals will be sent to Quarantine Shelters run by the State. Placement is made by the State. Individuals cannot just show up. LDH is in the process of identifying additional locations as needed. The shelters will be funded by FEMA.

Bayou Segnette State Park

7777 Westbank Expy,
Westwego, LA 70094

Supplemental Nutrition Assistance (Food Stamps) Program (SNAP)

Eligible households may qualify for a debit card which provides an allowance to supplement the amount they spend on food. Additional information on eligibility may be found at <http://www.dss.state.la.us/page/snap-eligibility>.

If someone is not already a SNAP recipient and have a food need, they may apply for benefits online. There's no need to visit a Louisiana Department of Children and Family Services (DCFS) office. They can apply online, by mail, or by fax. For more information,

- text GETSNAP (no spaces) to 898211
- visit the DCFS website at www.dcfslouisiana.gov/getSNAP
- email LAHelpU.DCFS@la.gov, or
- call 1-888-LA-HELP-U (1-888-524-3578) Monday-Friday, 7:30 a.m. to 6 p.m.

Additional information regarding the impact of the coronavirus on programs offered by the DCFS can be found at <http://www.dss.state.la.us/page/coronavirus>.

Unemployment Assistance

Individuals who are unemployed through no fault of their own may apply for regular unemployment assistance at <https://www.louisianaworks.net/hire/vosnet/Default.aspx> or by calling (866) 783-5567.

Additional information for workers and employers regarding the impact of the coronavirus on programs offered by the Louisiana Workforce Commission can be found at http://www.laworks.net/PublicRelations/COVID_19_Information.asp

Individual Assistance in Congressional Relief Bills

H.R.6201 - 116th Congress (2019-2020): Families First Coronavirus Response Act COVID-19 Testing

Requires private health plans to provide coverage without cost sharing for COVID-19 diagnostic testing authorized or approved by the FDA as well as the cost of the visit, including a telemedicine visit.

Requires Medicare Advantage plans to cover COVID-19 diagnostic testing and the visit that results in the order for the test without cost sharing.

Waives cost sharing for Medicare beneficiaries' doctor visits to receive or order a COVID-19 diagnostic test. Currently Medicare covers diagnostic laboratory tests with no cost-sharing.

Requires Medicaid and CHIP to cover diagnostic testing for COVID-19, including the cost for the provider visit, with no cost sharing. State expenses for the uninsured for diagnostic testing and the associated provider visit would be covered by the federal government through Medicaid.

The bill provides \$1 billion to the Public Health and Social Services Emergency Fund, available until expended, to reimburse providers for diagnostic testing for people who are uninsured.

Classifies personal respiratory protective devices for which the FDA has issued an emergency use authorization as “covered countermeasures” under the Public Readiness and Emergency Preparedness Act until October 1, 2024. PREP allows the Department of Health and Human Services to provide liability protections for emergency countermeasure products.

Ensures TRICARE beneficiaries, covered veterans, and federal employees are covered for COVID-19 diagnostic testing, including the cost of the physician visit.

Provides the Indian Health Service \$64 million to cover COVID-19 diagnostic testing and related services.

Each state, including the District of Columbia and U.S. territories, may receive an emergency federal medical assistance percentage increase of 6.2 percentage points for the duration of the COVID-19 public health emergency. To be eligible, states are required to provide coronavirus testing coverage with no cost sharing to beneficiaries and meet certain other requirements without placing undue burden on states to change their Medicaid operations in the middle of this crisis.

Nutrition Programs

\$500 million for the special supplemental nutrition program for women infants and children.

\$400 million for the emergency food assistance program, which helps states and food banks distribute food for low-income people through local agencies.

\$250 million for nutrition programs for seniors, including home-delivered meals.

For fiscal year 2020, allows the secretary of agriculture to approve state plans to provide additional, temporary SNAP benefits to families with eligible children, when their schools close for at least five days in a row during a public health emergency. The amount will be based on the reimbursement value for free or reduced-price meals for each eligible child in the household.

\$100 million for nutrition assistance grants for Puerto Rico, the Northern Mariana Islands, and American Samoa.

\$15 million for the Internal Revenue Service’s taxpayer services or operations support activities for carrying out this act.

Allows the agriculture secretary to grant COVID-19 waivers for certain school meal program requirements, to ensure meals are provided despite school closures. Can waive

nutritional content requirements if food supply chains are disrupted. Also allows child and adult food program centers to serve food without requiring participants to gather and eat.

Waives federal SNAP work requirements temporarily but maintains work training program requirements. Provides that the three-month SNAP participation limit for people who do not satisfy the work requirement will restart one month after the declared pandemic emergency has been lifted.

Coronavirus Related Leave

Sets up a paid sick leave requirement for employers with fewer than 500 employees to give to their employees who have the virus; are in quarantine or caring for someone in quarantine; or are caring for a child under 18 whose school is closed. Full-time workers receive 80 hours of paid sick leave, and part-time workers receive time equal to the average number of hours they work in a given two-week period. Pay is capped at \$511 per day and \$5,110 in the aggregate for employees with the virus or in quarantine. Pay is capped at \$200 per day and \$2,000 in the aggregate for employees caring for someone in quarantine or for a child whose school closed. The required sick leave and family leave are paired with a refundable payroll tax credit to cover these amounts, and the requirement ends December 31.

Amends the Family and Medical Leave Act to set up a temporary emergency paid leave program through December 31. Requires private employers with fewer than 500 workers and government employers to provide employees up to 12 workweeks of leave, for those who have worked at least 30 days. Applies if the employee requests leave to take care of a child under 18 whose school or day care facility is closed. The first 10 days may be unpaid but generally would be covered by the emergency sick leave requirement, or the employee could use vacation leave or other eligible paid leave for these days. For the rest of the leave, employees would be entitled to at least two-thirds of their regular pay, up to \$200 per day and \$10,000 total. Employers will be fully reimbursed for these amounts. Employers with fewer than 25 employees do not have to reinstate an employee who takes leave if the position no longer exists and the employer tried to put the person in a similar position. Allows the Labor Department to exempt small businesses with fewer than 50 employees from this new leave requirement if it would put them in jeopardy.

Provides payroll tax credits for employers required to provide emergency paid sick leave or family medical leave under the bill. The emergency paid sick leave credit provides a maximum credit of \$511 per day, for up to 10 days or two weeks, for employees on leave because they have the virus or are in quarantine. If the employee is on leave to care for a child whose school or daycare closed, or to care for a person who is in quarantine or seeking medical care, the maximum credit per employee is \$200 per day, for up to 10 days or 2 weeks. The payroll credit for family leave applies to leave required to be paid to employees beyond the 10 sick days, but it only covers wages paid to an employee on leave to take care of a child whose school or day care facility is closed. The family leave credit provides a maximum credit of \$200 per day, up to \$10,000 or 10 weeks. Both

credits apply against the employer's portion of the Social Security tax and cover 100% of wages required to be paid. Both credits are fully refundable.

Establishes comparable sick leave and family leave income tax credits for self-employed workers, to cover the same coronavirus-related circumstances, days of leave, and wage amounts as the employer credits. The self-employed tax credits are also 100% refundable.

Employers in the U.S. possessions and territories are subject to Social Security tax and therefore will be eligible for the employer tax credits on the same basis as U.S.-based employers. Special rules provide for Treasury to make payments to U.S. possessions and territories to cover the cost of administering comparable sick and family leave credits for the self-employed.

Provides the Treasury with broad authority to issue rules and guidance, including to help businesses manage cash flow to meet the sick leave and family leave requirements.

Provides that the Social Security Trust Fund and Railroad Retirement Fund are held harmless through a general fund transfer.

\$1 billion for emergency administration unemployment insurance grants to states. The states will receive half of their funds within 60 days after meeting conditions, such as requiring employers to tell employees about UI benefits when they separate and letting people apply remotely as well as in person. States that see at least a 10% increase in unemployment claims will receive the rest of the funds. States are also given authority to make changes to their regular UI practices in light of COVID-19, such as waiving job search requirements and eliminating any waiting period.

Provides 100% federal funding, up from 50%, for extended unemployment benefits. These additional weeks of benefits begin when a state has a high unemployment rate and when a recipient has exhausted benefits in his or her state.

Public Assistance for Governmental and Non-Profit Entities

Parishes Seeking Federal And State Assistance

- To qualify for a federal reimbursement from the declaration or assistance from the State, a Parish must their request through their Parish OEP and the system. Additional information on WebEOC is at <http://gohsep.la.gov/RESPOND/REQUEST-RESOURCES/WEB-EOC> and the PPDA process is available starting on Page 127 of GOHSEP's *Louisiana Elected Officials Emergency Management Manual* available at http://gohsep.la.gov/Portals/0/Documents/Elected_Officials_Manual_2015.pdf
- If a Parish is having trouble reaching their Regional Coordinator or SAL may contact Allison Hadley with GOHSEP at (225) 339-3798, (225) 718-1815, or allison.hadley@la.gov
- Public Assistance provides a reimbursement from FEMA of 75% of the cost for debris removal, emergency protective measures, and the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain Private Non-Profit (PNP) organizations. The PA Program also encourages protection of these damaged facilities from future events by providing assistance for hazard mitigation measures during the recovery process.
- **Parish and Local Officials should work closely with their Parish Office of Emergency Preparedness and GOHSEP on all aspects of disaster response and recovery. Failure to strictly follow and document the requirements for Public Assistance could prevent the Parish or municipality from being eligible for PA from FEMA.**
- In 2019, if the Public Assistance (PA) expenditures exceed \$146 per individual in the 2010 Census, the cost share for PA becomes 90/10. The current qualifying threshold is \$992,808,468.
- GOHSEP has all of their publications to assist Public Assistance applicants available at <http://gohsep.la.gov/RESOURCES/OVERVIEW/PUBLICATIONS>. The Regional Coordinator or State Applicant Liaison (SAL) at GOHSEP can answer question and help with submissions.



Helpful Information and Resources

Coping with Disaster and Mental Health Issues

Keeping Calm through COVID Hotline connects individuals to trained, compassionate counselors who can offer support and who can direct individuals to mental health and substance abuse counseling services. Trained counselors are available 24/7. All calls are confidential. Call 1-866-310-7977 24/7

The Substance Abuse and Mental Health Services Administration (SAMHSA) offers a Disaster Distress Helpline. You can call 1-800-985-5990 or text **TalkWithUs to 66746**.

FEMA offers advice on coping with a disaster at <http://www.fema.gov/coping-disaster>.

Additional individuals coping with substance abuse or mental health issues in a disaster can find resource at <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4506>

Louisiana Department of Education

The Louisiana Department of Education has a website devoted to the impact of the coronavirus on schools at <https://www.louisianabelieves.com/resources/covid-19>.

Louisiana Office of Motor Vehicles

They are encouraging residents to check office closures and service limitations before visiting offices at <https://offices.omv.la.gov/>.

Louisiana Department of Corrections

Information on the impact of the virus on the prisons, paroles, and pardons is available at <https://doc.louisiana.gov/2019-novel-coronavirus-information/>.

Louisiana Department of Transportation & Development

They are updating their news section with the status of department services and tips on ways to help prevent the spread of COVID-19. <http://wwwsp.dotd.la.gov/Pages/default.aspx>.

Louisiana Department of Environmental Quality

Information on the virus and its impacts on the operations of DEQ is available at <https://www.deq.louisiana.gov/news/category/top-stories>.

Help for Individuals and Business with Finances

General Financial Issues

The Consumer Financial Protection Bureau (CFPB) has provided the check list below to help guide people through some of the financial decisions they will need to make as soon as possible following a natural disaster:

- Ask for a copy of your insurance policy if you don't have one available. It will help you verify your coverage.
- A disaster does not stop your responsibility to pay your mortgage. So you should contact your mortgage servicer and tell them about your situation.
- If you don't have a monthly mortgage statement or coupon book with you, search the Mortgage Electronic Registration Systems (MERS) or call them toll-free at (888) 679-6377 to find the company that services your mortgage.
- Take a look at your income and savings and determine how much money you have available to pay bills and creditors.
- If your income is interrupted and you don't think you will be able to pay your credit cards or other loans, be sure to contact your lenders as soon as possible. Explain your situation and when you think you will be able to resume normal payments. The important thing is to make the calls before your next payments are due.
- If you are in a presidentially declared disaster area, you may qualify for disaster assistance. Check with the Federal Emergency Management Agency (FEMA) for more information.
- Take a look at your bills and set priorities. Your mortgage, rent, and insurance payments should stay high on your list.

Mortgage Issues

• Unable to Afford Mortgage

The Consumer Financial Protection Bureau (CFPB) notes that a disaster does not stop your responsibility to pay your mortgage. You should contact your mortgage servicer and tell them about your situation. If you don't have a monthly mortgage statement or coupon book

with you, search the [Mortgage Electronic Registration Systems \(MERS\)](#) or call them toll-free at (888) 679-6377 to find the company that services your mortgage.

- **Assistance with Your Mortgage Company**

People needing assistance with an issue involving their mortgage company should contact a HUD Approved Housing Counselor Program by calling (800) 569-4287 or viewing a list of counselors at

www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=LA

- **Federal Housing Administration (FHA) Backed Mortgages**

If you have an FHA backed mortgage and your home or your ability to make your mortgage payments were harmed by the disaster, you may qualify for a 90 day Foreclosure Moratorium or a Forbearance Plan on your monthly payments. You must contact your mortgage company to discuss your options. If you are not satisfied with your lender's response, you may call a HUD-approved counseling agency toll free at (800) 569-4287 or contact [HUD's National Servicing Center](#).

- **Mortgages Backed by Fannie Mae**

Servicers of Fannie Mae mortgages may temporarily suspend or reduce your mortgage payments for up to ninety days if a natural disaster has adversely affected the value or habitability of your home or if the disaster has temporarily impacted your ability to make payments. The servicer may offer forbearance for up to six months, which may be extended for an additional six months if you were current or ninety days or less delinquent when the disaster occurred. You should reach out to your servicer as soon as possible for assistance. You can also call Fannie Mae directly at 1-800-2FANNIE.

- **Mortgages Backed by Freddie Mac**

Servicers of Freddie Mac mortgages may:

- Offer a Forbearance on your mortgage payment for up to one year
- Suspended foreclosure for up to one year
- Waive assessments of penalties or late fees
- Not report forbearance or delinquencies caused by the disaster to the nation's credit bureaus.

You should contact your mortgage company to request assistance.

- **Rural Development Single-Family Housing Loan Borrowers**

Rural Development offers the following servicing options to help families who experience financial problems after a disaster:

- Moratoriums -- a temporary period where no payment is required -- for up to 180 days for borrowers who have lost employment, sustained severe property damage or have significant medical expenses.
- Reamortization -- rescheduling loan payments to determine a new monthly payment amount -- if needed following a moratorium or to resolve an account delinquency.

To request loan servicing assistance, borrowers should contact the Centralized Servicing Center at:

USDA Rural Development Centralized Servicing Center
Attn.: Borrower Assistance Branch, Special Assistance Section
Post Office Box 66889
St. Louis, MO 63166
Phone: (800) 414-1226
TDD: (800) 438-1832

- **Veterans Administration and Loans**

Veterans in need of financial counseling, veterans with VA backed mortgages, and veterans interested in a VA guaranteed loan to help with disaster losses may contact a VA Loan Technician at 1-877-827-3702.

Student Loans

If you are a borrower in repayment who was adversely affected by a disaster, you may qualify for administrative forbearance of loan repayment for a period of up to three months. During forbearance, payments are temporarily postponed or reduced. However, interest is still charged during the forbearance period. You should contact your lender or loan servicer to request this forbearance. You must apply by making a request to your loan servicer.

Taxes

- **Federal**

The Treasury Department and the Internal Revenue Service are providing special payment relief to individuals and businesses in response to the COVID-19 Outbreak.

Tax Payment Deadline Extended from April 15, 2020 to July 15, 2020. (See Details)

The filing deadline for tax returns remains April 15, 2020. The IRS urges taxpayers who are owed a refund to file as quickly as possible. For those who can't file by the April 15, 2020 deadline, the IRS reminds individual taxpayers that everyone is eligible to request a six-month extension to file their return.

Individuals: Income tax payment deadlines for individual returns, with a due date of April 15, 2020, are being automatically **extended until July 15, 2020, for up to \$1 million of their 2019 tax due.** This payment relief applies to all individual returns, including self-employed individuals, and all entities other than C-Corporations, such as trusts or estates. IRS will automatically provide this relief to taxpayers. **Taxpayers do not need to file any additional forms or call the IRS to qualify for this relief.**

Corporations: For C Corporations, income tax payment deadlines are being automatically **extended until July 15, 2020, for up to \$10 million of their 2019 tax due.**

This relief also includes estimated tax payments for tax year 2020 that are due on April 15, 2020.

Penalties and interest will begin to accrue on any remaining unpaid balances as of July 16, 2020. Taxpayers who file their tax return or request an extension of time to file by April 15, 2020, will automatically avoid interest and penalties on the taxes paid by July 15.

The IRS reminds individual taxpayers the easiest and fastest way to request a filing extension is to electronically file Form 4868 through their tax professional, tax software or using the Free File link on IRS.gov. Businesses must file Form 7004.

This relief only applies to federal income tax payments otherwise due April 15, 2020, including tax on self-employment income. **It does not apply to state tax payments or deposits or payments of any other type of federal tax.** Taxpayers will also need to file income tax returns in 42 states plus the District of Columbia. State filing and payment deadlines vary and are not always the same as the federal filing deadline. The IRS urges taxpayers to check with their state tax agencies for those details. More information is available at <https://www.taxadmin.org/state-tax-agencies>.

Full details on this payment relief are in [IRS Notice 2020-17](#), Relief for Taxpayers Affected by Ongoing Coronavirus Disease 2019 Pandemic. See also this U.S. Department of Treasury press release – [Treasury and IRS Issue Guidance on Deferring Tax Payments Due to COVID-19 Outbreak](#).

The IRS has established a special [Coronavirus Tax Relief](#) page on our website. It is focused on steps to help taxpayers, businesses and others affected by the coronavirus. The page will be updated as new information is available.

Additional information on the payment extension is available at <https://www.irs.gov/newsroom/payment-deadline-extended-to-july-15-2020>. For those with additional questions, they may visit www.irs.gov or call the following:

Individuals
800-829-1040
7 a.m. to 7 p.m. local time

Businesses
800-829-4933
7 a.m. to 7 p.m. local time

Non-profit taxes
877-829-5500
8 a.m. to 5 p.m. local time

- **State**

There is currently no changes in the filing and payment requirements for Louisiana taxes.

During the state's COVID-19 declared public health emergency, the Louisiana Department of Revenue (LDR) encourages taxpayers to take advantage of the online customer service options available through its website. As part of the statewide effort to slow the spread of the virus, and in keeping with state and federal guidance, LDR is joining other state agencies in reducing the amount of face-to-face interaction at state facilities.

Individuals

Taxpayers can file their state individual income tax returns, make payments and check their refund status through Louisiana File Online, the state's free web portal for individual filers, at www.revenue.louisiana.gov/fileonline.

Taxpayers who have questions and cannot get through on the phone can submit email inquiries through the Contact page of the LDR website.

Businesses

Businesses can pay all state business taxes and file returns for state sales, tobacco, withholding and several other state tax types, request corporate income filing extensions and apply for payment plans through the Louisiana Taxpayer Access Point (LaTAP) at www.revenue.louisiana.gov/LaTAP.

Businesses can also submit state, parish and municipal sales tax returns and payments through the Parish E-File portal at www.revenue.louisiana.gov/parishe-file.

Tax Practitioners

Tax professionals can submit email inquiries through the Contact page of the LDR website on a variety of topics including corporate, individual and sales taxes.

Report Fraud

- FEMA Fraud Line – (866) 720-5721
- Louisiana Legislative Auditor
Phone: 1-844-503-7283
Online: <https://www.la.gov/report-fraud/index.shtml>

Legal Assistance

- **Disaster Legal Services (DLS) – Only Available if FEMA IA is Available**
This program provides free legal help to low-income disaster survivors who aren't able to get adequate legal services to help with problems after a disaster. FEMA provides this service through an agreement with the Young Lawyers Division of the American Bar Association. Their help includes counseling and advice, referral to relevant legal services, and legal representation in cases that don't generate a fee. Cases that may have a fee are turned over to the local lawyer referral service.

DLS can help with things like:

- Insurance claims for medical bills, loss of property, loss of life.
- New wills, powers of attorney, and other legal papers lost during the disaster.
- Home-repair contracts and contractors.
- Problems with landlords.

You can be referred to DLS by calling:

- 1-800-621-FEMA (3362)
- TTY 1-800-462-7585
- 711 and VRS 1-800-621-3362

- **Paid Legal Services**

Louisiana Bar Association and its local chapters offer Lawyer Referral Services.

Baton Rouge Area: (225) 344-9926

Lafayette Area: www.lafayettebar.org

Lake Charles Area: (337)436-2914

New Orleans Area: (504) 561-8828

- **Free (Pro Bono) Legal Services**

Alexandria

Central Louisiana Pro Bono Project, Inc.

3600 Jackson Street

Ste. 126

Alexandria, LA 71301

Phone: (318) 449-9778

Fax: 318-449-5515

Legal Services of Central Louisiana

628 Murray Street

Alexandria, LA 71301

Phone: (318) 443-7281

Phone: (800) 256-4343

Web: <http://www.la-law.org>

Baton Rouge

Baton Rouge Bar Foundation Pro Bono Project
544 Main Street
Baton Rouge, LA 70801
Phone: 225-344-4803
Fax: 225-344-4805
Web: <http://www.brba.org>

Louisiana Coalition Against Domestic
Violence
P.O. Box 77308
Baton Rouge, LA 70879
Phone: (225) 752-1296
Fax: (225) 751-8927
Web: <http://www.lcadv.org>

Baton Rouge

Southeast Louisiana Legal Services
715 St. Ferdinand St.
Baton Rouge, LA 70802
Toll Free: (855) 512-3980
Local: (225) 448-0080
Fax: (225) 383-1197
Intake Line: (225) 448-0331
Web: <http://www.slls.org>

Covington

Southeast Louisiana Legal Services
423 North Florida Blvd.
Covington, LA 70433
Phone: (985) 893-0076
Phone: (800) 891-0076
Web: <http://www.slls.org>

Franklin

Acadiana Legal Service Corporation
P. O. Box 4823
Franklin, LA 70502
Phone: (337) 237-4320
Phone: (800) 256-1175
Web: <http://www.la-law.org>

Hammond

Southeast Louisiana Legal Services
1200 Derek Drive, Suite 100
Hammond, LA 70404
Phone: (985) 345-2130
Phone: (800) 349-0886
Web: <http://www.slls.org>

Lafayette

Acadiana Legal Services Corporation
1020 Surrey Street
Lafayette, LA 70501
Phone: 337-237-4320
Phone: (800) 256-1175
Web: <http://www.la-law.org>

Lafayette Volunteer Lawyers

2607 Johnston Street
Lafayette, LA 70503
Phone: (337) 237-4700
Fax: (333) 237-0970
Web: <http://www.lafayettebar.org/Lafayette-Volunteer-Lawyers.html>

Lake Charles

Southwest Louisiana Law Center
1011 Lakeshore Drive Magnolia Bldg., Suite
402
Lake Charles, LA 70601
Phone: (337) 436-3308
Phone: (800) 256-1955
\$50 consultation fee and attorney discusses
financials with the client

Miscellaneous

U.S. Postal Service (USPS) Change of Address

There are two ways you can change your address:

1. Visit the Official USPS Change of Address page.

You must:

- Confirm your identity with a valid credit or debit card. A small charge will be added to your account.
- Have a valid email address.

2. Fill out and submit PS Form 3575, available at any U.S. Post Office.

You may then:

- Take or mail the form to any U.S. Post Office.
- Give it to any Postal Mail Carrier.

Contracting Opportunities

Contractors should contact the applicable Federal, State, Parish, or Local Government as well as the applicable Non-Profit in need of the goods or services they are offering. Federal and State Contracting and Public Bidding laws may apply. Red Cross has a Supplier Management webpage on contracting with the at <http://www.redcross.org/contact-us/becoming-a-supplier-or-vendor>

- **Federal Contracts**

Anyone interested in open federal government contract opportunities should go to <http://www.fedbizopps.gov>. You must already be registered in the Central Contractor Registry (CCR) at www.ccr.gov. After completing the required elements, go to the Disaster Response page (see “Optional Information” on the left had side of the page).

CCR Customer Service Contact Information

Phone: 1-888-227-2423

Email: ccr@bpn.gov

Hours of Operation are 9 - 5 (EST) Monday - Friday. Voice mail messages will be taken if all lines are busy and all calls will be returned.

Federal Disaster contracts are primarily coordinated by the SBA and handled by procurement employees from various federal agencies based on availability. They primarily use previously identified contractors with proven records with government contracts. Depending on the needs of the federal government, work may go out to competition. See https://www.sba.gov/sites/default/files/disaster_contracting.pdf

FEMA’s contracting site is at <http://femacontracts.com/>. All vendors interested in doing business with FEMA should send an e-mail to FEMA-Industry@dhs.gov.

- **State Disaster Contracts**

GOHSEP has a list of its contracting opportunities listed at <http://gohsep.la.gov/RESOURCES/EMERGENCY-EVENT-PROCUREMENT>