

Congressman Neal Dunn's

Hurricane Recovery Resource Guide



Second Congressional District of Florida



<https://www.facebook.com/DrNealDunnFL2>

@DrNealDunnFL2

●●● A NOTE FROM CONGRESSMAN NEAL DUNN ●●●

Dear Neighbor,

On October 10th, 2018, Hurricane Michael, then a Category 4 storm, made landfall in the Florida Panhandle and unleashed a path of devastation across North Florida and up the Atlantic Coast. Hurricane Michael was one of the strongest storms to make landfall in the history of the United States. Hurricanes are nothing new to Floridians, but the destruction they leave in their path is always devastating.

I have compiled a Hurricane Recovery Resource Guide to ensure we are prepared for another storm. In this guide, you will find information about applying for Federal Emergency Management Agency (FEMA) disaster assistance, filing claims for your property or small business, contacting local, state, and federal officials, supporting your friends and neighbors during these difficult times, and more.

Please know that I am committed to working with you before, during, and after the storm, as well as working with my colleagues in Congress to ensure that we have the necessary federal resources we need to rebuild and recover.

Please keep in mind that this should be used as a general resource guide and is not fully comprehensive. Due to the constant changes, please check my website or call one of my offices for the most up-to-date information.

All those impacted by the storm should apply for FEMA assistance. Please call 1-800-621-3362, visit www.DisasterAssistance.gov or download the FEMA mobile app.

As always, if you have any questions or need assistance, please visit my website at <https://dunn.house.gov> or call one of my three offices:

Panama City District Office: (850) 785-0812

Tallahassee District Office (850) 891-8610

Washington, D.C. Office: (202) 225-5235

Sincerely,



Neal Dunn, M.D.

Member of Congress

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●●● QUICK GUIDE ●●●

For an immediate life-threatening emergency, call 9-1-1

For non-emergency assistance, call 2-1-1

Federal Emergency Management Agency (FEMA)

Phone number: **1-800-621-3362** or **1-800-462-7585** for the speech/hearing-impaired

Website: www.fema.gov or www.disasterassistance.gov

Florida Division of Emergency Management (FDEM)

State Assistance Information Line (SAIL): **1-800-342-3557**

Website: <https://www.floridadisaster.org/info/>

Small Business Administration (SBA) Disaster Assistance Center

Phone number: **1-800-659-2955**

Website: <http://www.sba.gov/content/disaster-assistance>

American Red Cross

Phone number: **1-800-733-2767**

Website: <http://www.redcross.org/find-help>

American Red Cross Shelter Locator

Website: <http://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter>

You can also search for open shelters by texting **SHELTER** and your **ZIP code** to **43362**. Example: Shelter 01234 (standard rates apply).

Volunteer Information: <https://www.volunteerflorida.org/>

For assistance, please visit my website at <https://dunn.house.gov/> or call one of my offices:

Panama City District Office

840 W. 11th Street Suite 2250

Panama City, Florida 32401

(850) 785-0812

Tallahassee District Office

300 South Adams Street

Tallahassee, Florida 32301

(850) 891-8610

Washington, D.C. Office

423 Cannon House Office Building

Washington, D.C. 20515

(202) 225-5235

●●● FEMA DISASTER ASSISTANCE ●●●

On Saturday, September 26, 2022, the President approved Governor Ron DeSantis' request for a major disaster declaration for the State of Florida. The declaration authorizes Federal Emergency Management Agency (FEMA) to support the State's response efforts in preparation of Hurricane Ian.

FEMA is the primary federal agency tasked with helping individuals, businesses, and public entities recover after a disaster.

Under Title V of the Stafford Act, the Department of Homeland Security, through FEMA, is authorized to provide emergency assistance to save lives and to protect property and public health and safety, or to lessen or avert the threat of a catastrophe in the designated areas.

Not all FEMA programs are available after every disaster, but this resource guide will go into detail about what could be available to help you and your family recover.

All individuals who were impacted by the storm should apply for FEMA assistance. Please call 1-800-621-3362, visit www.DisasterAssistance.gov or download the FEMA mobile app to apply.

Even if you do not qualify for assistance yourself, applying for benefits could impact what benefits are approved for your community.

●●● HOW TO APPLY FOR FEMA DISASTER ASSISTANCE ●●●

All individuals impacted by the storm should apply for FEMA assistance. Please call 1-800-621-3362, visit <http://www.DisasterAssistance.gov> or download the FEMA mobile app to apply. Even if you do not qualify for assistance yourself, applying for benefits could impact what benefits are approved for your community.

- Apply by phone to FEMA: **1-800-621-3362** (TTY **1-800-462-7585** for the speech-or-hearing-impaired). Those who use 711 or Video Relay Service (VRS) can call **1-800-621-3362**
- Apply online anytime at www.DisasterAssistance.gov
- By smartphone or tablet, use m.fema.gov

Please have the following information available when you call:

- A phone number and a reliable alternate in case FEMA needs to call you back;
- Address of the damaged property;
- Social Security number;
- Bank account information (or direct deposit information);
- Insurance information (if you have insurance);
- Brief description of damages;
- Current mailing address; and
- Pen and paper to write down your registration number.

Government disaster assistance only covers basic needs and usually will not compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy.

●●● FEMA ASSISTANCE TO INDIVIDUAL HOUSEHOLDS ●●●

FEMA also may determine that you qualify for the Individuals and Households Program (IHP) and the Other Needs Assistance (ONA) program.

The IHP and ONA programs provide financial help or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means such as insurance or loans. With respect to any single emergency or major disaster, the maximum grant amount is \$37,900 for housing assistance and \$37,900 for other needs assistance (the amount is adjusted each year on October 1st).

Please Note: Though the maximum available grant in each category is up to \$37,900, it would only be available if insurance and loan options were first exhausted. Few applicants qualify for the full amount.

The following types of assistance may be available through IHP:

- **Temporary Housing:** funds if you are unable to live in your home, such as rental assistance, or reimbursement for hotel costs
- **Temporary Housing Unit:** if approved for the disaster, funds if you are not able to use rental assistance due to a lack of available housing resources
- **Repair:** funds for a homeowner to repair damage from the disaster that is not covered by insurance. The goal is to repair the home to a safe and sanitary living or functioning condition. FEMA may provide up to \$37,900 for home repair; then the homeowner may apply for a Small Business Administration disaster loan for additional repair assistance. FEMA will not pay to return a home to its condition before the disaster. Flood insurance may be required if the home is in a Special Flood Hazard Area. Repair and replacement items include:
 - Structural aspects of a home (foundation, outside walls, roof)
 - Windows, doors, floors, walls, ceilings, cabinetry
 - Septic or sewage system
 - Well or other water systems
 - Heating, ventilating, and air conditioning system
 - Utilities (electrical, plumbing, and gas systems)
 - Entrance and exit ways from the home, including privately owned access roads
 - Blocking, leveling, and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical, and fuel lines and tanks
- **Replacement:** funds to replace a disaster-damaged home may be provided under rare conditions. If the home is in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements, local flood codes, and other requirements.

The following types of assistance may be available through ONA:

- 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, schoolbooks, supplies)
 - Clean-up items (wet/dry vacuum, air purifier, dehumidifier)
 - Fuel for the primary heat source (heating oil, gas)
 - Repairing or replacing vehicles damaged by the disaster, or providing public transportation or other transportation costs
 - Moving and storage expenses related to the disaster

Please Note: Though the maximum ONA grant is up to \$37,900, few applicants qualify for the full amount, and is only available for those that are uninsured and have disaster-related expenses of serious unmet needs.

Expanded Federal Disaster Assistance:

- Funding for disaster damage that did not cause their home to be unlivable to clean and sanitize their home to help prevent additional losses and protect the health and safety of the household
- Issuing inspections for applicants that are pending verifications for identity, occupancy, and/or ownership and providing additional support to verify these requirements at the time of inspection and through additional outreach to this population
- Funding for the cost of real property needs (limited to the wheelchair ramp, grab bars, and a paved path) due to a disaster-caused disability, when these items were not present in the home before the disaster
- Funding to repair real property components impacted by disaster-caused mold growth

Conditions and Limitations of IHP Assistance:

Supplemental Assistance: Disaster housing assistance is not intended to substitute for private recovery efforts, but to complement those efforts when needed. FEMA expects minor housing damage or the need for short-term shelter to be addressed by homeowners or tenants. The Disaster Housing Program is not a loss indemnification program and does not ensure that applicants are returned to their pre-disaster living conditions.

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 the assistance provided to the household is not shared with you, or if the

new residence is too small or causes you undue hardship, you may request assistance separate from your pre-disaster household.

Type of Assistance: Generally, no more than one type of IHP assistance may be provided to the household. Only FEMA – in conjunction with the State of Florida – 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: to rent another place to live, to make the home repairs identified by FEMA, to prevent eviction or foreclosure, or to replace or repair personal property. Failure to use the money as specified may make you ineligible for additional assistance. All money provided by FEMA is tax-free.

Documentation: It is your responsibility to provide all documentation necessary for FEMA to evaluate your eligibility. You may need to provide proof of occupancy, ownership, income loss, and/or information concerning your housing situation prior to the disaster. You should keep all receipts and records for any housing expenses incurred as a result of the disaster. This includes receipts for repair supplies, labor, and rent payments.

Insurance: If you have insurance, any assistance provided by FEMA should be considered an advance and must be repaid to FEMA when you receive your insurance settlement payment. If your settlement is less than FEMA’s estimated cost to make your home habitable, you may qualify for funds to supplement your insurance settlement, but only for repairs relating to the home’s habitability. FEMA does not provide replacement or assistance with non-essential items.

Duration of Assistance: Repair and Replacement Assistance is provided as a one-time payment. Temporary Housing Assistance (or mobile home) is provided for an initial period of two months. To be considered for additional assistance, you must demonstrate that you have spent any previous assistance from FEMA as instructed, and you must demonstrate your 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 unless extended by the President.

Other Individual Assistance Programs:

- Crisis Counseling Program
- Disaster Case Management
- Disaster Unemployment Assistance
- Disaster Legal Services
- Disaster Supplemental Nutrition Assistance Program

●●● FAQs REGARDING FEMA ASSISTANCE ●●●

All individuals impacted by the storm should apply for FEMA assistance. Please call 1-800-621-3362, visit <http://www.DisasterAssistance.gov> or download the FEMA mobile app to apply. Even if you do not qualify for assistance, applying for benefits could impact what benefits are approved for your community.

Do I have to register with FEMA to get help? Yes, with very few exceptions, if you want federal assistance, you must register with FEMA.

What is the difference between FEMA and the SBA? FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters. The Small Business Administration (SBA), on the other hand, is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses, and non-profit organizations repair or replace real estate, personal property, machinery and equipment, inventory, and business assets that have been damaged or destroyed in a declared disaster. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call **1-800-659-2955 (TTY 1-800-877-8339)**.

What happens after I register? You will receive a call from a FEMA housing inspector. On-site inspections are an important early step in helping to speed aid to homeowners and renters suffering flood damage. All inspectors carry photo identification and will have the FEMA registration number assigned to the person whose home is being inspected. Only an official FEMA inspector will have the number that was provided during registration. The FEMA inspection is free so beware of individuals attempting to charge for inspections or remodeling contractors claiming to be FEMA approved. FEMA does not endorse construction firms.

When a FEMA inspector calls for an appointment, registrants should provide a clear, accurate description of the damaged property and current contact information. You do not have to wait for the inspector to arrive before beginning repairs. Photos, contractor estimates, and receipts can be provided to FEMA inspectors to document the extent of the damage. The inspection generally takes 30 - 40 minutes. The inspector enters damage-related information into a handheld computer and sends data electronically to FEMA. The inspector does not determine whether a registrant is eligible for assistance or the amount of assistance an individual may receive.

You may also receive a call from a representative of the SBA. An SBA loan application is included in the FEMA registration materials and is a key part of the registration process, but you are not required to take out an SBA loan. However, if you think you may need a loan, it is important to apply because it may open other opportunities for federal assistance. No appointment is necessary

to meet with an SBA Customer Service Representative at a Disaster Recovery Center or Business Recovery Center. There is no cost to apply for an SBA disaster loan and you are not obligated to accept a loan that SBA approves.

FEMA may also direct you to other federal organizations, such as the Department of Housing and Urban Development, on a case-by-case basis.

Where can I find updated information from FEMA? Up-to-date information on declared disasters is accessible at <https://www.disasterassistance.gov/>. If you are looking for the nearest Disaster Recovery Center, go to <http://www.fema.gov/disaster-recovery-centers>.

What if I have damage on my privately owned road? Homeowners using privately owned access roads and bridges that were damaged as a result of the severe storms, flooding, landslides, and mudslides may receive limited disaster assistance help from FEMA and the U.S. Small Business Administration (SBA).

FEMA's Individual Assistance (IA) program is available to help homeowners, renters, and business owners in designated counties.

- Homeowners may be eligible for a grant to repair road entrances or rights of way from their homes, including privately owned roads and bridges that provide solitary access to a home.
- Homeowners who jointly own access roads and bridges may also be eligible for repair grants under certain circumstances.

The SBA offers low-interest disaster loans for homeowners, renters, businesses of all sizes, and private nonprofit organizations. In some cases, SBA may be able to offer low-interest rate disaster loans to help homeowners, homeowner associations, co-ops, or road-owner associations that own damaged privately owned roads or bridges that provide solitary access to a home. SBA disaster loans must only be used to pay for disaster-related repairs. They cannot be used to pay for pre-existing damage or any upgrades to the property unless such upgrades are code required. Please visit a disaster recovery center or SBA Business Recovery Center to discuss your case.

- For more SBA information go to www.sba.gov/disaster or call **1-800-659-2955** (TTY **1-800-977-8339**).

**If individuals have concerns about their disaster-damaged privately-owned access road, they should contact their local emergency manager.

Appeal Rights:

If you disagree with FEMA's determination of eligibility or the form of assistance provided, you have the right to appeal within 60 days of the date of your notification letter. Call 1-800-621-3362 or 800-462-7585 (TTY) immediately to alert FEMA to your appeal. Send your appeal letter to: Appeals Officer, FEMA Individuals & Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782 7055.

Fact Sheet on FEMA IHP: <https://www.fema.gov/media-library-data/1528984381358-6f256cab09bfcbe6747510c215445560/IndividualsHouseholdsPrograms.pdf>

●●● FAQs ABOUT FEMA ASSISTANCE & CITIZENSHIP ELIGIBILITY ●●●

1. What are FEMA's citizenship/immigration requirements?

- You must be a U.S. citizen, non-citizen national, or qualified non-citizens to be eligible for FEMA cash assistance programs, including Individuals and Households Program Assistance and Disaster Unemployment Assistance.
 - **If you are NOT a U.S. citizen, non-citizen national, or qualified non-citizen and need assistance, please contact the Red Cross.**
- A U.S. citizen is defined as a Person born in one of the 50 states, the District of Columbia, Puerto Rico, U.S. Virgin Islands, Guam, or the Northern Mariana Islands; a person born outside of the U.S. to at least one U.S. parent or a naturalized citizen
- A non-citizen national is defined as a person born in an outlying possession of the U.S. (i.e. American Samoa or Swain's Island) on or after the date the U.S. acquired the possession or a person whose parents are U.S. non-citizen nationals. All U.S. citizens are U.S. nationals, but not every U.S. national is a U.S. citizen
- A qualified non-citizen generally includes the following:
 - Individuals who are lawful permanent residents ("Green Card" holders)
 - Asylees, refugees, or non-citizens whose deportation status is being withheld
 - Non-citizens paroled into the U.S. for at least one year
 - Non-citizens granted conditional entry (per law in effect prior to April 1, 1980)
 - Cuban/Haitian entrant
 - Certain non-citizens subjected to extreme cruelty or have been a victim of a severe form of human trafficking, including persons with a "T" or "U" visa
- You must sign a declaration and release that you are a U.S. citizen, non-citizen national, or qualified non-citizen
- If you have a minor child who is a U.S. citizen, you can apply for assistance on your child's behalf. You must provide his or her social security number
- You do not have to be a U.S. citizen or qualified non-citizen for crisis counseling, Disaster Legal Services, or other short-term, non-cash emergency assistance

2. Are foreign students studying in the U.S. eligible for FEMA cash assistance as qualified non-citizens?

- Foreign students may qualify for non-cash, in-kind disaster relief (such as search and rescue, provision of food, water, shelter, or emergency medical assistance) but do not qualify for cash assistance
- All students should check with their schools as many offer post-disaster assistance

●●● BASIC TIPS FOR FILING INSURANCE CLAIMS ●●●

All individuals impacted by the storm should apply for FEMA assistance. Please call 1-800-621-3362, visit <http://www.DisasterAssistance.gov> or download the FEMA mobile app to apply. Even if you do not qualify for assistance yourself, applying for benefits could impact what benefits are approved for your community.

- Contact your insurance agent or company as soon as possible and have your policy numbers available when you call
- Ask what documents, forms, and data you'll need to file a claim
- Advise them if you no longer have documents and alternative documents may be provided
- Keep track of all the expenses associated with the loss and keep copies of all of your paperwork
- Take photographs or video of the damage
- If your property is partially damaged, try to protect it against further losses by making temporary repairs
- Don't make permanent repairs until your insurance company has inspected the property and you have reached an agreement on the cost of repairs
- Keep receipts associated with such repairs, as these may be reimbursable under your insurance
- If your home is damaged to the extent that it is unlivable, ask your insurance company if you have coverage for additional living expenses
- If you are filing claims for damaged appliances, furniture, and other items, don't throw away damaged property unless instructed to do so by your insurance adjuster
- Be sure to ask contractors for references and check them before you sign a contract for repairs, removal, or replacement. Check with the Better Business Bureau or the Florida Department of Professional Business Regulations:
<http://www.myfloridalicense.com/dbpr/>
- Obtain more than one estimate and get everything in writing
- **Don't be pressured into signing the first contract that is presented to you**
- **Beware of contractors who demand upfront payment before work begins or who request payment in full before work is completed**
- **If the contractor needs payment to buy supplies, go with the contractor and pay the supplier directly**
- You have the right to choose your contractor. Your insurer may provide you with a list of pre-approved contractors, but the policyholder has the final say in contractor selection
- People who suffered property loss may find themselves being contacted by someone who identifies themselves as a public adjuster. Floridians who choose to work with public adjusters should make sure to ask to see the public adjuster's license before working with them. Public adjusters work for the policyholder and charge a fee to the policyholder

●●● SMALL BUSINESS ADMINISTRATION DISASTER LOANS ●●●

Whether you rent or own your own home, business, or farm located in a declared disaster area, you may be eligible for financial assistance from the Small Business Administration. Please note that the filing deadline for SBA might be different than the FEMA deadline. Make sure you pay attention to the deadlines.

- Apply by phone to SBA: **1-800-659-2955** (TTY **1-800-877-8339** for the speech-or hearing impaired)
- Apply online anytime at <https://disasterloan.sba.gov/ela>.
- E-mail: disastercustomerservice@sba.gov.

The chart below breaks down the SBA process and the different disaster loans they offer:

1: Apply



Begin by first registering with FEMA at disasterassistance.gov or by calling **(800) 621-FEMA (3362)**.

Then apply at disasterloanassistance.sba.gov.

In person at any local disaster center, or by calling our Customer Service Center at (800) 659-2955 to request an application by mail. If you are deaf, hard of hearing, or have a speech disability, please dial **7-1-1** to access telecommunications relay services.

There is no need to wait for insurance claims to settle or to receive FEMA grants or contractor estimates before applying. You are under no obligation to accept the loan if approved.

2: Application Processed



Application packages and required documents (including credit and income information) will be reviewed for completeness. Eligible applications are sent to SBA's loss verification team and property inspections may be necessary to decide the total physical damage.

A loan officer takes over your case to work with you to receive any additional information, review insurance or other recoveries, and recommend a loan amount.

We strive to make loan determinations within 2-3 weeks after receiving complete application packages.

3: Loan Closure & Disbursement



Loan closing documents are prepared for your signature. After receipt of the signed documents, an initial disbursement, up to the following amounts, will be made within 5 business days: up to \$25,000 for physical damage; up to \$25,000 for economic injury (working capital), which can be in addition to the physical damage disbursement for eligible businesses.

A case manager will work with you to answer questions and help you meet all loan conditions. The case manager schedules the disbursement of any remaining loan amount.

Loan may be increased up to 20% after closing due to changing circumstances, such as unexpected repair costs or if you receive additional insurance proceeds for the same purposes.

Compare the various disaster assistance loans in the following chart to select the one that fits your situation.

	BUSINESSES & NONPROFITS	HOMEOWNERS & RENTERS
Physical Damage Disaster Loans	Repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. Loans up to \$2 million.	Homeowners may use loan proceeds to repair or replace a primary residence to its pre-disaster condition. Loans up to \$200,000.
Damaged Personal Property Loans	N/A	Homeowners or renters may use loan proceeds to repair or replace furniture, appliances, vehicles, and/or other personal property. Loans up to \$40,000.
Maximum Loan Amount	The maximum loan for any combination of property damage and/or economic injury is \$2 million.	The maximum loan for any combination of real and personal property damage, voluntary mitigation measures, refinancing, and contractor malfeasance (wrongdoing or misconduct) is \$840,000.
Can Loans Be Used to Mitigate Against Future Damage?	Yes; loans can be increased by up to 20 percent of verified physical damages to add approved mitigation measures.	Yes; loans can be increased by up to 20 percent of verified physical damages to add approved mitigation measures to a homeowner's primary residence.
Interest Rates	Low interest rates are fixed for the entire loan term and are set based on the date the disaster occurred. Visit http://www.disasterloanassistance.sba.gov/ela for current interest rates	Low interest rates are fixed for the entire loan term and are set based on the date the disaster occurred. Visit http://www.disasterloanassistance.sba.gov/ela for current interest rates.
Maximum Loan Term	Up to 30 years based upon repayment ability and SBA policy. There are no prepayment penalties.	Up to 30 years based upon repayment ability and SBA policy. There are no prepayment penalties.

For required documents, go to <https://disasterloanassistance.sba.gov/ela/s/article/Paper-Forms>

●●● FAQs About SBA Disaster Loans ●●●

What Types of Disaster Loans are Available?

- **Home Disaster Loans:** Loans to homeowners or renters to repair or replace disaster-damaged real estate or personal property owned by the victim. Renters are eligible for their personal property losses, including automobiles.
- **Business Physical Disaster Loans:** Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery, and equipment. Businesses of any size are eligible as are non-profit organizations such as charities, churches, and private universities.
- **Economic Injury Disaster Loans (EIDLs):** Loans for working capital to assist small businesses and small agricultural cooperatives through the disaster recovery period. EIDL assistance is only available to applicants and their owners who cannot provide for their own recovery from non-government sources. Farmers, ranchers, nurseries, religious and non-profit organizations are not eligible for an EIDL.

How do I begin the loan application process? Homeowners and Renters: Submit a completed loan application and a signed and dated IRS form 4506-C permitting the IRS to provide SBA with your tax return information. Businesses in addition to the application and the IRS Form 4506-C will also need current information such as a personal financial statement, a schedule of liabilities, and a copy of your most recently filed Federal income tax return. Additional information may be required depending on individual circumstances.

I have registered with the Federal Emergency Management Agency (FEMA) and was referred to the U.S. Small Business Administration (SBA). I don't have a small business, so why do I need to apply to SBA? For disaster damage to private property that is not fully covered by insurance, the basic form of Federal disaster assistance is an SBA disaster loan. SBA is the primary source of Federal money for long-term disaster recovery. Non-farm businesses (including rental properties) of all sizes as well as homeowners, and renters, whose property was damaged as a result of a declared disaster, should apply for a low-interest SBA disaster loan.

I have already received money from FEMA. Does that mean I still need to apply to SBA for a disaster loan? If your home was destroyed or was not habitable, you may have received money to pay for temporary accommodations elsewhere. If your home was not livable, you may have received money to pay for essential repairs so you could stay there. In both cases, FEMA funds were not intended to pay for all the costs of repairing your damaged home, or for replacing your personal property. SBA disaster loans are available to cover the amount of your repair costs that have not already been fully compensated.

I don't think I can afford a loan. Why should I apply? If you are a homeowner or renter and SBA determines you cannot afford a loan, SBA will automatically refer you to FEMA's Other

Needs Assistance (ONA) program. The FEMA program is a safety net available only to individuals and families and is not available to businesses. It is intended to help meet essential needs not met by any other form of assistance, including SBA disaster loans. Please note that if you were referred to SBA for assistance and do not complete the SBA loan application you cannot be referred to FEMA even if SBA were to determine you cannot qualify for a loan.

Should I wait for my insurance settlement before I file my loan application? No. Do not miss the filing deadline by waiting for an insurance settlement. SBA can approve a loan for the total eligible losses within the administrative guidelines and later adjust the loan eligibility or balance if insurance funds are received.

How much can I borrow? The amount SBA will lend depends on the cost of repairing or replacing your business and business contents or home and personal property, minus any insurance settlements or grants. SBA may send an inspector to estimate the cost of your damage once you have submitted your loan application. Renters and homeowners alike may borrow up to \$40,000 to repair or replace personal property. Homeowners may apply for up to \$200,000 to repair or replace their disaster-damaged residence. Businesses of all sizes may apply for a Physical Disaster Loan and small businesses, small agricultural cooperatives, and private non-profit organizations may be eligible for economic injury. These loans could not exceed \$2 million to repair or replace damaged property or economic injury. SBA can also lend additional funds up to 20 percent of the verified losses to help make improvements to the property (both real and contents) that protect, prevent or minimize the same type of disaster damage from occurring in the future (mitigation).

What is the interest rate and how long do I have to pay off this loan? The interest rate on these loans is determined by law. SBA assigns an interest rate to a loan based on the resources available to an applicant. The lower interest rate will not exceed 4 percent and the interest rate associated with the current market rate will not exceed 8 percent. The rates are fixed for the term of the loan.

Is collateral required for these loans? Loans that exceed \$25,000 must be secured to the extent possible. SBA will not decline a loan if you don't have enough collateral but will ask for whatever collateral is available which may include real estate owned by a business' principals. We may also take a lien on the damaged residential property.

What Restrictions are there on Loan Eligibility?

- **Uninsured Losses:** Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages reduce loan eligibility.
- **Ineligible Property:** Secondary homes, personal pleasure boats, recreational vehicles, and similar property are not eligible unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value.
- **Noncompliance:** Applicants who have not complied with the terms of previous SBA loans

are not eligible. This includes borrowers who did not maintain the flood and/or hazard insurance on previous SBA or federally insured loans.

Is There Help Available for Refinancing? SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage, which is defined as 40 percent or more of the value of the property, and (3) intends to repair the damage.

- **Homes:** Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, in some cases up to the amount of the loan for real estate repair or replacement.
- **Businesses:** Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery, and equipment, in some cases up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.

What if I Decide to Relocate? You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

●●● USDA ASSISTANCE FOR INDIVIDUALS & SMALL BUSINESSES ●●●

Federal assistance may be available through one of the authorized disaster assistance programs under the United States Department of Agriculture (USDA).

Nutrition Assistance

USDA's Food and Nutrition Service (FNS) provides food assistance to those in need in areas affected by a disaster. This federal assistance is in addition to that provided by state and local governments. For further information, I encourage you to visit their website:

<https://www.fns.usda.gov/disaster/disaster-assistance>

USDA Foods for Disaster Assistance - FNS may provide food to disaster relief agencies, shelters, and mass feeding sites. States may also release USDA foods to disaster relief agencies to distribute directly to households that need normal commercial food supply channels that are disrupted, damaged, destroyed, or unable to function.

D-SNAP - Individuals who might not ordinarily qualify for SNAP may be eligible for D-SNAP if they had expenses related to protecting, repairing, or evacuating their homes (or if they have lost income as a result of the disaster). Additionally, individuals who are already participating in the regular SNAP program may be eligible for additional benefits under the D-SNAP. These Disaster benefits are provided like regular program benefits through an EBT card that can be used at authorized food retailers to buy food.

Landowners, Farmers, Ranchers, and Producers Assistance

For more information, visit: <https://www.rd.usda.gov/fl>

Conservation Assistance

Emergency Conservation Program (ECP) - ECP provides funding for farmers and ranchers to rehabilitate farmland damaged by floods and other natural disasters. Program availability is subject to the availability of funding. More information is available on their website found here:

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=copr&topic=ecp>.

Emergency Watershed Protection Program (EWP) - The National Resource Conservation Service administers the EWP program to help protect lives and property threatened by natural disasters. The program provides technical and financial assistance to preserve life and property threatened by excessive erosion and flooding. Owners, managers, and users of public, private, or tribal lands are eligible for EWP assistance if their watershed area has been damaged by a natural disaster. Program availability is subject to the availability of funding. More information is available at <http://www.nrcs.usda.gov/programs/ewp/>.

Emergency Forest Restoration Program (EFRP) – EFRP provides payments to eligible owners of nonindustrial private forest land to carry out emergency measures to restore land damaged by a natural disaster. Program availability is subject to the availability of funding.

Crop Assistance

Noninsured Crop Disaster Assistance Program (NAP) - NAP provides financial assistance to eligible producers affected by floods and other natural disasters. Landowners, tenants, or sharecroppers who share in the risk of producing an eligible crop are eligible. Eligible crops include commercial crops and other agricultural commodities produced for food, including livestock feed or fiber for which the catastrophic level of crop insurance is unavailable. Also eligible for NAP coverage are controlled-environment crops (mushroom and floriculture), specialty crops (honey and maple sap), and value loss crops (aquaculture, Christmas trees, ginseng, ornamental nursery, and turf grass sod). More information is available at

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=nap>.

Farm Loans

Emergency Loan Program (ELP) – This program is triggered if a natural disaster or emergency is designated by the President under the Stafford Act. Emergency loans help producers recover from production and physical losses due to flooding and other natural disasters. Emergency loans may be made to farmers and ranchers who own or operate land located in a county declared by the President as a disaster area or designated by the Secretary of Agriculture as a disaster area.

Emergency loan funds may be used to (1) restore or replace essential property; (2) pay all or part of production costs associated with the disaster year; (3) pay essential family living expenses; (4) reorganize the farming operation; and (5) refinance certain debts. More information is available at

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=efl>.

Housing Assistance

Single-Family Housing – Those wishing to buy or repair a home in an eligible rural area may qualify for a loan or loan guarantee through USDA. Please contact your local USDA Service Center for additional information.

Multi-Family Housing - Residents in Rural Development-financed apartment complexes who are displaced by a natural disaster may apply for occupancy at any USDA-financed apartment complex and receive special priority consideration for the next available unit. Displaced tenants who are receiving rental assistance may have their subsidy transferred if the complex they move to is eligible for the Rental Assistance program. More information is available at:

<https://www.rd.usda.gov/programs-services/multi-family-housing-rental-assistance>

Although Rural Development expects borrowers' hazard insurance to cover damage costs associated with the disaster, USDA can consider temporary measures to reduce borrowers' financial burdens and work with them, if needed, to develop a servicing workout plan.

To request loan servicing assistance, borrowers should contact Multi-Family Housing Specialists in the Florida office: <https://www.rd.usda.gov/fl>

●●● TAX RELIEF & IRS ASSISTANCE ●●●

The Internal Revenue Service may provide tax relief to individual and business taxpayers impacted by disasters and living in the areas designated by FEMA under the Federal Disaster Declaration.

Tax relief is part of a coordinated federal response to the damage caused by the disasters and is based on local damage assessments by FEMA. For information on disaster recovery, individuals should visit www.disasterassistance.gov.

The declaration permits the IRS to postpone certain deadlines for taxpayers who reside or have a business in the disaster area. For instance, certain deadlines are extended to allow additional time to file. This includes taxpayers who had a valid extension to file their return that was due to run out. It can also include the quarterly estimated income tax payments and the quarterly payroll and excise tax returns normally extended. It also includes tax-exempt organizations that operate on a calendar-year basis and had an automatic extension due to run out extended. In addition, penalties on payroll and excise tax deposits due can be extended.

If an affected taxpayer receives a penalty notice from the IRS, the taxpayer should call the telephone number on the notice to have the IRS abate any interest and any late filing or late payment penalties that would otherwise apply. Penalties or interest will be abated only for taxpayers who have an original or extended filing, payment, or deposit due date, including an extended filing or payment due date, that falls within the postponement period.

The IRS automatically identifies taxpayers located in the covered disaster area and applies automatic for filing and payment relief, but affected taxpayers who reside or have a business located outside the covered disaster area must call the IRS disaster hotline at **1-866-562-5227** to request this tax relief.

My office will provide the most up-to-date information on tax relief as soon as it is available.

●●● STATE AGENCY ASSISTANCE ●●●

Florida Division of Emergency Management:

The Florida Division of Emergency Management coordinates the state emergency management program, which is intended to ensure the state and its local governments respond to and recover from disasters. For updates, please visit <http://www.floridadisaster.org/index.asp>

Bay County

Emergency Management: (850) 248-6040 or <http://baycountyfl.gov/166/Emergency-Management-Division>

Sheriff's Office: (850) 747-4700 <http://www.bayso.org>

Calhoun County

Emergency Management: (850) 674-8075 or <http://calhounflorida.org/>

Sheriff's Office: (850) 674-5049 or <http://www.calhounsheriff.com/>

Columbia County

Emergency Management: (386) 758-1383 or <http://em.columbiacountyfla.com/home>

Sheriff's Office: (386) 752-9212 or <http://www.columbiasheriff.org/>

Dixie County

Emergency Management: (352) 498-1240

or http://dixieemergency.com/Emergency_Management.cfm

Sheriff's Office: (352) 498-1220 or <http://www.dixiecountysheriff.com/>

Franklin County

Emergency Management: (850) 653-8977

or <http://www.franklinemergencymanagement.com/contact/>

Sheriff's Office: (850) 670-8500 or <http://www.franklinsheriff.com/>

Gilchrist County

Emergency Management: (386) 935-5400 or <http://gilchrist.fl.us/gilchrist-county-fire-rescue-emergency-information/>

Sheriff's Office: (352) 463-3410 or <http://www.gcso.us/>

Gulf County

Emergency Management: (850) 229-9110 or http://www.gulfcounty-fl.gov/county_government/emergency_management

Sheriff's Office: (850) 227-1115 or <http://www.gulfsheriff.com/>

Holmes County

Emergency Management: (850) 547-1112 or <http://holmescountyem.org/>

Sheriff's Office: (850) 547-3681 or <http://holmescosheriff.org/index.html>

Jackson County

Emergency Management: (850) 482-9678 or <http://rightservicefl.org/node/18784>

Sheriff's Office: (850) 482-9664 or <http://www.jcsheriff.com>

Jefferson County

Emergency Management: (850) 342-0211 or <http://www.jeffersoncountyfl.gov/p/county-departments/emergency-management>

Sheriff's Office: (850) 997-2523 or <http://www.jcso-fl.org/>

Lafayette County

Emergency Management: (386) 294-1950 or <http://lafayetteso.org/emergency-management.html>

Sheriff's Office: (386) 294-1222 or <http://lafayetteso.org/index.html>

Leon County

Emergency Management: (850) 606-3700 or <http://cms.leoncountyfl.gov/Home/County-Administrator/Administration/Assistant-to-the-County-Administrator-for-Community-Relations-and-Resilience/Emergency-Management>

Sheriff's Office: (850) 606-3300 or <http://www.leoncountysso.com/>

Levy County

Emergency Management: (352) 486-5213 or <http://www.levydisaster.com/>

Sheriff's Office: (352) 486-5111 or <http://www.levyso.com/>

Liberty County

Emergency Management: (850) 643-2339 or <http://libertycountyfl.com/>

Sheriff's Office: (850) 643-2235 or <http://libertycountysheriff.org/>

Marion County

Emergency Management: (352) 369-8100 or <http://www.marionso.com/emergency-management/>

Sheriff's Office: (352) 732-8181 or <http://www.marionso.com/>

Suwannee County

Emergency Management: (386) 364-3405 or <http://suwcounty.org/county/index.php/14-sample-data-articles/131-emergency-management>

Sheriff's Office: (386) 362-2222 or <http://suwanneecountysheriff.org>

Taylor County

Emergency Management: (850) 838-3574

or <http://taylorsheriff.org/index.php/emergency-management/>

Sheriff's Office: (850) 584-4225 or <http://taylorsheriff.org/>

Wakulla County

Emergency Management: (850) 745-7200 or <http://www.wcso.org/emergency-management/>

Sheriff's Office: (850) 926-0896 or <http://www.wcso.org/>

Washington County

Emergency Management: (850) 638-6203

or <http://www.washingtonfl.com/?DivisionID=21213&DepartmentID=25361>

Sheriff's Office: (850) 638-6111 or <http://www.wcso.us/>

Department of Transportation:

For travel information, visit <http://www.fdot.gov/>. You can also follow FDOT at

<https://www.facebook.com/FLDOT/> (Facebook) or [@MyFDOT](https://twitter.com/MyFDOT) (Twitter)

Florida Fish and Wildlife

For more information, go to <http://myfwc.com/>, [@MyFWC](https://twitter.com/MyFWC) (Twitter), or

<https://www.facebook.com/MyFWC> (Facebook).

Department of Agriculture

For the latest updates from the Florida Department of Agriculture please visit:

<http://www.freshfromflorida.com/Consumer-Resources/>

Florida Department of Health and Human Services

For information from Florida HHS visit <http://www.floridahealth.gov/>

Florida Department of Financial Services

The Florida Department of Financial Services has insurance specialists available to answer questions. Claims need to be filed with your insurance company, but the division can assist consumers with questions about insurance and help guide them through the process. Impacted residents can call the Division of Insurance at 1-877-693-5236. For more information, visit

<https://myfloridacfo.com/division/consumers/needourhelp.htm>

Florida Department of Education

For more information about FLDOE resources, visit: <http://www.fldoe.org/>

Florida Attorney General's Office (AG)

The Florida AG's office is taking complaints regarding price gouging, fraudulent charities, and home repair scams. Consumers can call 1-866-966-7226 or visit <http://myfloridalegal.com/> to file a complaint.

Florida Small Business Development Center Network (SBDC)

The Florida Small Business Development Center Network is dedicated to helping small and mid-size businesses throughout Florida achieve their goals by providing free and confidential consulting and low-cost training programs. Please visit <http://floridasbdc.org/> for additional information.

If you think you need legal support, please call the American Bar Association Disaster Hotline at 1-800-504-7030 or visit

http://www.americanbar.org/groups/committees/disaster/resources/disaster_legal_hotlines.html.

●●● HEALTH & SAFETY ●●●

When water pools, the risk of sickness grows, but a few precautions can keep people safe as they clean up after the deluge.

Floodwaters are likely to contain sewage. If you must wade in, wear long pants, rubber boots, rubber gloves, and goggles. Always wash your hands thoroughly after cleaning up or coming in contact with floodwaters.

As the waters recede and the sun comes out, the risks outdoors will lessen, but indoors it is essential to clean and dry homes and offices and everything in them to kill bacteria and viruses.

If you have a private well and standing water has pooled around the well cap, consider the well contaminated and take these steps:

- Boil water for one minute before drinking, cooking, and brushing your teeth.
- Get well water tested for coliform bacteria as soon as possible.
- Once flood waters have receded, disinfect your well with chlorine and test it before you resume drinking from it.

One of the most significant issues that can arise after a flood is mold. Be sure to clean any wet areas with detergent and water, and dry out your home to prevent mold growth, as well as fix any leaks in your home. After cleaning wet surfaces, sanitize the area with household bleach (make sure you're wearing gloves and try not to breathe in fumes!). Follow these instructions to safely clean surfaces with bleach: [Cleaning and Sanitizing with Bleach](#).

Here are a few additional tips for recognizing and dealing with mold from the Center for Disease Control (<http://emergency.cdc.gov/disasters/mold/protect.asp>):

- **Sight** (Are the walls and ceilings discolored, or do they show signs of mold growth or water damage?)
- **Smell** (Do you smell a bad odor, such as a musty, earthy smell, or a foul stench?)
- **When in doubt, take it out!** Remove all porous items that have been wet for more than 48 hours and that cannot be thoroughly cleaned and dried. These items can remain a source of mold growth and should be removed from the home. Porous, non-cleanable items include carpeting and carpet padding, upholstery, wallpaper, drywall, floor and ceiling tiles, insulation material, some clothing, leather, paper, wood, and food. Removal and cleaning are important because even dead mold may cause allergic reactions in some individuals.

●●● CONNECTING WITH HUMAN & HEALTH SERVICE ORGANIZATIONS ●●●

2-1-1 is a simple number to dial for information about health and human service organizations in your community. Specialists at 2-1-1 can help callers with problem-solving and refer them to the appropriate government programs, community-based organizations, and other local resources.

For more information please visit:

<http://www.211.org/>

●● BEWARE OF FRAUD & SCAMS ●●

We've seen Floridians pull together every time we're faced with a difficult situation. Unfortunately, some unscrupulous individuals hoping to profit from people's misfortune may attempt to pose as government officials and scam you for your personal information. FEMA recommends the following precautions:

- Federal workers do not solicit or accept money.
- Ask for an official laminated ID. A FEMA shirt or jacket is not absolute proof of identity.
- Safeguard personal information: Do not give personal information such as Social Security and bank account numbers unless you initiate the call.
- Beware of people going door-to-door. People going door-to-door to damaged homes or phoning homeowners claiming to be building contractors could be scam artists, especially if they solicit financial information.

Price gauging is another area Floridians need to be aware of. State law prohibits an unconscionable increase in the price of essential commodities needed as a direct result of an officially declared emergency such as food, water, hotels, ice, gasoline, lumber, and equipment. For more information, please call **(866) 966-7226** or visit

<http://www.myfloridalegal.com/Contact.nsf/PriceGouging!OpenForm>.

●●● SUPPORTING OTHERS ●●●

These are very challenging times, and many Floridians are in need of helping hands. Thankfully, resilient Florida communities are coming together and will rise above this tragedy. Relief efforts are already underway as people work together and help those in need, but the recovery will take time and persistence. If you would like to get involved, here are a few of the many sites that provide information on voluntary opportunities:

Volunteer Florida is the state's lead agency for volunteers and donations before, during, and after disasters. To volunteer, please visit: <https://www.volunteerflorida.org/>

FEMA has also compiled a list of helpful national organizations through the **National Voluntary Organizations Active in Disasters** association. To learn more, donate, or volunteer, please visit: <https://www.nvoad.org/voad-members/national-members/>

The **American Red Cross** has volunteer positions.

<http://www.redcross.org/volunteer/become-a-volunteer>