



September 25, 2017

4:00pm

Update for your information:

A FEMA Help Center opens in Bonita Springs.

The help center is located at 26738 Pine Avenue in Bonita Springs. The center will be open 10:00am-5:00pm, seven days a week. This schedule is subject to change based on FEMA's assessment.

The center will serve both Lee County and Collier County. Residents are encouraged to visit the center to meet with FEMA representatives, file applications and ask questions.

Visit www.disasterassistance.gov/ for more information about the Federal Emergency Management Agency.

Cleaning Up Your Property

Don't wait to clean up. Start repairs to make your home safe and livable again. Be sure to get a building permit from your local building department before starting structural work.

Clean up debris as soon as possible. Do not wait for a flood insurance adjuster or FEMA home inspector to come to your home.

The NFIP advises policyholders to proceed with debris removal once it is safe to re-enter the structure.

- Take photos or videos of the outside and inside of the building, including damaged personal property, and label them by room before you remove anything;
- Photograph the make, model and serial number of items like washers and dryers, hot water heaters, kitchen appliances, TVs and computers;
- Keep samples of carpet, flooring, wallpaper, drapes, etc;
- Separate damaged from undamaged personal property items to show the adjuster;
- After taking photos, immediately throw away flooded content items that pose a health risk, such as perishable food, clothing, cushions and pillows.

Transitional Sheltering Assistance – Deadline Extension

- FEMA’s Transitional Sheltering Assistance program was extended to ensure uninterrupted temporary sheltering assistance for Florida survivors.
- The extension covers September 24 to October 7, checking out on October 8.
- Individuals who remain eligible for continued transitional sheltering assistance can remain in their current temporary lodging location.
- To find a hotel participating in the program visit www.femaevachotels.com.

Transitional Sheltering Assistance

- TSA provides short-term lodging for eligible disaster survivors whose residence is uninhabitable or inaccessible.
- To be eligible for TSA, individuals and households must:
- Register with FEMA for assistance.
- Pass identity and citizenship verification.
- Have a pre-disaster primary residence located in a geographic area that is designated for TSA.
- Be displaced from their pre-disaster primary residence as a result of the disaster.
- Be unable to obtain lodging through another source.
- For those eligible, FEMA will authorize and fund TSA through direct payments to participating hotels/motels. The list of approved hotels is available at www.disasterassistance.gov or call the FEMA Helpline (800) 621-3362 (voice, 711/VRS-Video Relay Service) (TTY: (800) 462-7585).
- If a hotel would like to participate in the TSA program, has questions about an applicant's eligibility or payments by the lodging contractor or has questions about finding an applicant in their system, they should be directed to www.ela.corplodging.com.

Transitional Sheltering Assistance – Issue Finding Hotels

- The list of hotels participating in the program and accepting eligible households is being updated daily. The website is: www.femaevachotels.com.
- The Florida Restaurant & Lodging Association made calls to more than 700 hotels to ensure they were aware of FEMA’s transitional shelter assistance/emergency lodging assistance program and the process to enroll.
- All hotels and motels are being encouraged to participate in the TSA/ELA program. FEMA determines all program activations.

Expedited Rental Assistance

- Some individuals and households may be considered for FEMA’s expedited rental assistance. This assistance helps pay for temporary housing while a damaged home or apartment is being repaired. Certain eligibility requirements apply, so contact the FEMA helpline to discuss options.
- Communicate your housing challenges to the FEMA helpline when you call, including whether your home is inaccessible, essential utilities are unavailable or the home is uninhabitable due to flood.

- D-SNAP is now available through the State of Florida
- Disaster Supplemental Nutrition Assistance Program, D-SNAP, is available to those who qualify. Learn more at www.dcf.state.fl.us/programs/access/fff/.
- FEMA is not responsible for distributing food stamps.

Understanding Determination Letters

- Floridians who applied for disaster assistance after Hurricane Irma should read their letters from FEMA carefully. It should explain any problems that could be corrected. If a mistake has been made, they should let FEMA know right away by calling the FEMA Helpline at 800-621-3362 (TTY 800-462-7585) or visiting a Disaster Recovery Center.
- Sometimes you may need to provide additional information to be eligible for assistance.
- Everyone has the right to appeal. Appeals may relate to eligibility, the amount or type of help provided, a late application, a request to return money, or continuing help.
- The process to appeal should be included in the letter you received from FEMA. More information about eligibility and determination letters can be found on www.fema.gov, by searching “questions about your determination letter.”

Locate a Shelter

- If you and your family need a place to stay, download the FEMA mobile app and look under Disaster Resources for a list of nearby shelters.
- Or call 800-REDCROSS (733-2767). The American Red Cross (ARC) provides food, comfort and shelter to those who need it— without regard to race, religion or citizenship status. You can also text SHELTER and your zip code to 43362 to locate an open shelter in your area (Example: SHELTER 12345).

Critical Needs Assistance

- FEMA may provide a one-time \$500 payment per household to Florida survivors who, as a result of the disaster, have immediate or critical needs because they are displaced from their primary dwelling.
- Immediate or critical needs are life-saving and life-sustaining items and may include: water, food, first aid, prescriptions, infant formula, diapers, durable medical equipment, and fuel for transportation.
- Critical Needs Assistance eligibility is decided at the time of registration based on the applicants’ response ‘yes’ to key questions and if they meet the eligibility criteria.
- Individuals and households may be eligible for Critical Needs Assistance if all of the following have been met:
 - A registration is completed with FEMA;
 - The applicant passes identity verification;
 - At registration, the applicant asserts that they have critical needs and requests financial assistance for those needs and expenses;
 - Their pre-disaster primary residence is located in a designated county in Florida; and
 - The applicant is displaced from their pre-disaster primary residence as a result of the disaster.

Assistance for Florida's Displaced Workforce

- If you are a displaced worker because of Hurricane Irma, help is available through a special program for re-employment and emergency assistance run by a team of state and local community representatives called the Florida Reemployment and Emergency Assistance Coordination Team, or REACT.
- Displaced worker grants are awarded for temporary employment to conduct a variety of services for disaster survivors, such as providing food, clothing and shelter or helping to demolish, clean or reconstruct damaged structures and facilities.
- To file, visit the web page floridajobs.org, go to the Hurricane Irma Recovery Assistance image and select the link: Apply for Disaster Unemployment. If you need assistance with filing, call 800-385-3920.
- The application deadline is October 16.

Public Assistance Program

- The updated Public Assistance delivery model will be implemented in Florida for Hurricane Irma.
- Delivery of Public Assistance under the changed delivery model simplifies and improves the delivery of grants by deliberately targeting the early phases of the grants life-cycle in order to avoid challenges that historically arose post-award and during grant closeout.
- FEMA, through its regional offices, will ensure applicants, grantees, and FEMA staff are fully trained to ensure successful delivery of the Public Assistance grant program. For more information on FEMA Public Assistance, visit: www.fema.gov/public-assistance-local-state-tribal-and-non-profit.

National Flood Insurance Program

- To help homeowners with flood insurance whose homes sustained damage from Hurricane Irma, the National Flood Insurance Program (NFIP) has waived a few requirements to make it easier to get advance payments quicker.
- As of Sept. 23, more than 19,000 flood-insured policyholders in Florida have received more than \$12 million in advance payments.
- To file a flood insurance claim under the NFIP, contact your insurance agent immediately. You can also call 1-800-621-FEMA (3362) – select option 2 – to learn more about your policy and be directed to the appropriate claims resource.
- Disaster survivors who have received federal disaster assistance in a previous disaster and live in a Special Flood Hazard Area have a requirement to obtain and maintain flood insurance on their affected property. Those survivors who have this requirement and do not obtain or maintain flood insurance will be considered non-compliant when applying for assistance during this current disaster. They will be ineligible for the home repair portion of housing assistance. However, they may still be eligible for rental assistance.

Debris Removal

- Individual property owners are responsible for debris removal from their private property unless otherwise requested by the state and approved by FEMA.

- Your local government will provide information on curbside pickup and disposal. FEMA reimburses local governments for eligible curbside storm-generated debris removal.
- Separation of debris left at curbside is highly recommended. Examples include: vegetative, electronic goods, hazardous household waste and white goods (refrigerators, washing machines, etc.).

Assistance for Individuals

Designations

- In Florida, 48 counties are designated for Individual Assistance. Homeowners and renters in Alachua, Baker, Bradford, Brevard, Broward, Charlotte, Citrus, Clay, Collier, Columbia, DeSoto, Dixie, Duval, Flagler, Gilchrist, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lafayette, Lake, Lee, Levy, Manatee, Marion, Martin, Miami- Dade, Monroe, Nassau, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Suwannee, Union, Volusia counties may now apply for federal disaster assistance for uninsured and underinsured damage and losses resulting from Hurricane Irma.

Short-Term Housing Options

- Multiple forms of assistance and short-term housing options are available to support survivors in building a bridge to recovery:
 - Shelters remain open. Download the FEMA mobile app for directions to open shelters and weather alerts
 - FEMA’s Transitional Sheltering Assistance (TSA)
 - Rental Assistance
 - Temporary Blue Roofs
 - Disaster Unemployment Assistance
 - Disaster Distress Helpline
 - Immediate Foreclosure Relief from the U.S. Department of Housing and Urban Development (HUD)
 - Loans from the Small Business Administration (SBA)

Twelve Additional Florida Counties Eligible for Operation Blue Roof

- Eligible homeowners in Brevard, Citrus, Indian River, Lake, Martin, Okeechobee, Orange, Osceola, Seminole, Sumter, St. Lucie, and Volusia counties are now eligible for no cost assistance with temporary roof repairs. The newly added counties are in addition to Broward, Charlotte, Collier, DeSoto, Glades, Hardee, Hendry, Highlands, Hillsborough, Lee, Manatee, Miami-Dade, Monroe, Palm Beach, Pinellas, Polk, and Sarasota counties that were previously approved.
- Operation Blue Roof provides a temporary covering of blue plastic sheeting to help reduce further damage to property until permanent repairs can be made. The blue plastic sheeting is installed using strips of wood that are secured to the roof with nails or screws.

- Only primary residences with standard shingled roofs are eligible to receive a temporary blue roof. Metal roofs and mobile homes may be repaired as practical on a case by case basis. Roofs with greater than 50 percent structural damage are not eligible for this program.
- For rental property, legal permission for a blue roof to be installed must be obtained from the property owner. Renters must also obtain legal permission from their landlord to continue occupying the residence until more permanent repairs are made.
- Homeowners must sign a Right of Entry (ROE) form to allow government employees and contractors onto their property to assess damage and install the temporary covering. ROE collection centers are open from 8 a.m. to 6 p.m., seven days a week unless otherwise noted.

LEE COUNTY

Lowe's Home Improvement
8040 Dani Dr.
Fort Myers, FL 33966

- Current information on Operation Blue Roof is available on the U.S. Army Corps of Engineers' Jacksonville District web site at www.saj.usace.army.mil/BlueRoof and at 1-888-ROOF-BLU (1-888-766-3258). Information is provided in both English and Spanish through this single number. The Blue Roof webpage is also available in Spanish at www.saj.usace.army.mil/bluroof_espanol/.

Disaster Unemployment

- Disaster Unemployment helps workers whose primary incomes are lost or interrupted by a federally declared disaster. It differs from regular state unemployment insurance because it provides benefits to people who are self-employed, farmers, loggers and employees who work on commission.
- Individuals in the 48 counties designated for Individual Assistance in Florida must first apply for regular unemployment insurance by visiting the Florida Department of Economic Opportunity website.

Legal Services

- Free legal assistance is now available to low-income Florida disaster survivors in the 48 IA-designated counties who need help with home repair contracts and contractors, legal advice on landlord-tenant issues or assistance with life, medical and property insurance claims. For more information, visit flcourts.org

Why You Should Register Even if You Have Insurance

- You should apply for assistance even if you have insurance because you may discover that you still have unmet needs after you receive your settlement.
- If you have not contacted your insurance agent to file a claim, do so right away. Insurance is your main source for money to put your life, home and business back in order after a disaster.

- Insurance may not cover all post-disaster expenses, so disaster programs may be able to help.

Disaster Assistance for Noncitizen Nationals

- Hurricane Irma survivors who are in the United States legally, but are not U.S. citizens, may be eligible for disaster assistance from FEMA. For more information on the requirements for eligibility for noncitizen nationals visit [ready.gov/faq-details/FEMA-Citizenship-Immigration-requirements-1370032118159](https://www.ready.gov/faq-details/FEMA-Citizenship-Immigration-requirements-1370032118159).

Mortgage Help for Homeowners

- Hurricane Irma survivors whose home or place of employment was affected should contact their mortgage companies right away to discuss their mortgage relief options.
- Those affected are eligible to temporarily stop making their monthly mortgage payment for up to 12 months. At the end of the temporary payment break, homeowners:
 - Won't have late fees.
 - Won't have delinquencies reported to the credit bureaus.
 - Won't have to catch up on all of their payments at once.
 - Can work with their servicer to resume making a mortgage payment that is similar to what they paid before the disaster. Or if they need additional assistance, they can work with their servicer on options to keep their home.
- Homeowners need to contact their mortgage servicer (the company where they send their monthly payments) as soon as possible to let them know about their current circumstances. The telephone number and mailing address of their mortgage servicer should be listed on their monthly mortgage statement. They also can look it up on the Mortgage Bankers Association website at www.mba.org/news-research-and-resources/hurricane-relief.
- If they are having difficulty contacting their mortgage servicer, they should contact the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673) for assistance and FREE confidential support from a HUD-approved housing counselor.

What to Expect After Applying for FEMA Individual Assistance

- Housing inspectors contracted by FEMA are working in disaster-designated counties, inspecting damage sustained by survivors who have already registered with FEMA.
- To speed the inspection process, applicants should:
 - Ensure their home or mailbox number is clearly visible from the road.
 - Keep their appointment or notify the inspector if a postponement is necessary.

- Authorize another adult to act as their agent and be present on their behalf during the inspection if they have evacuated and cannot return for the inspection.
 - Be reachable, informing neighbors where they can be contacted if they are not staying in the home.
 - Tell the inspector about other property losses or disaster-related needs such as transportation, medical or dental care, tools needed for a trade if not self-employed and educational materials, so inspectors can relay the information to FEMA.
 - Take photos of their homes, if possible, which can be used to supplement photos taken by the inspector.
- Inspectors try a minimum of three times to contact each applicant, calling at different times on different days. If inspectors cannot reach you, they will post a letter at your home with a phone number you should call to reschedule the appointment.
 - The damage inspection generally lasts 20-45 minutes.
 - The inspector does not need to document all damage. As part of the inspection process, homeowners are asked to show proof of ownership, such as a tax bill, a deed, mortgage payment receipt or insurance policy with the property's address.
 - Renters must show proof of occupancy, a lease, rent payment receipt, utility bill or another document confirming the location was their primary residence at the time of the disaster.
 - Both homeowners and renters also must have a valid driver's license or other photo identification.
 - Inspectors document disaster-related damage, but do not determine the applicant's eligibility for FEMA assistance.
 - They check for damage to the structure and building systems, to major appliances and septic systems and wells, and enter information into an electronic device that sends the information to FEMA. This speeds up the process of providing assistance.

Other Agency Support

U.S. Small Business Administration (SBA)

- The U.S. Small Business Administration's (SBA) low-interest disaster loans are the primary source of federal assistance to rebuild disaster-damaged property. SBA offers low-interest disaster loans to businesses of all sizes, private nonprofit organizations, homeowners and renters.
- Submitting a SBA disaster loan application is an essential part of the disaster recovery process.
- Economic Injury disaster loans are available to small businesses and most private nonprofits to assist with working capital needs as a direct result of the disaster.
- Additional information on the disaster loan program may be obtained by calling SBA's Customer Service Center at 800-659-2955 (TTY 800-877-8339), email disastercustomerservice@sba.gov, or visit www.sba.gov/disaster. Applicants may apply

online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloan.sba.gov/ela>.

- SBA opened a Business Recovery Center (BRC). Hours will be 9 a.m. – 6 p.m. Monday – Saturday.

Collier County
Naples Accelerator
3510 Kraft Rd #200
Naples, FL 34105

Department of Health and Human Services

- The Department of Health and Human Services (HHS) Disaster Distress Helpline (1-800-985-5990) remains open 24/7 for free help coping with the stress of the storm.

Other Disaster Assistance Information and Referral Services

- Floridians seeking information about disaster-related services and unmet needs may call Florida 211, a statewide referral service. Call 211 to find resources in your community, such as food, childcare, and crisis counseling.
- To donate or volunteer, contact the voluntary or charitable organization of your choice through the National Voluntary Agencies Active in Disasters (NVOAD) at www.nvoad.org. In Florida, go to www.volunteerflorida.org or call 1-800-FL-Help-1. For those who wish to help, cash donations offer voluntary agencies the most flexibility in obtaining the most-needed resources and pumps money into the local economy to help businesses recover.
- The Florida VOAD Donations Task Force is working to get in-kind/product donations that are designated to Hurricane Irma survivors into areas that need it. If any counties, cities or NGOs in Florida have any requests for specific supplies related to Hurricane Irma, or if you have other questions about donations to assist with Hurricane recovery, they should contact Jason Anderson at 701-866-2939 or jasonanderson@convoyofhope.org.

Assistance to Communities

- All 67 Florida counties are designated for federal disaster assistance under the FEMA Public Assistance (PA) program. The program covers partial reimbursement for eligible infrastructure repairs and debris clean up.
 - Public Assistance benefits whole communities by reimbursing state and local governments and certain private non-profits at least 75% of eligible costs to restore power and water; repair roads, bridges, schools, and libraries; and clean up parks and recreational facilities.

- Twenty-one Florida counties are now eligible to apply for additional funding under FEMA's Public Assistance Program to supplement state and local recovery efforts in areas that sustained damage from Hurricane Irma.
- Baker, Broward, Charlotte, Clay, Collier, Duval, Flagler, Glades, Hendry, Hillsborough, Lee, Manatee, Miami-Dade, Monroe, Nassau, Palm Beach, Pasco, Putnam, Pinellas, Sarasota, and St. Johns counties may request funding under the Public Assistance grant program. Assistance may cover eligible debris removal, emergency protective measures, and the repair or rebuilding of public facilities such as roads, bridges, water control facilities, buildings, equipment, public utilities, parks and recreational facilities.