

Hurricane Ian Recovery

Nov. 3, 2022

Understanding Your Letter from FEMA

Hurricane Ian survivors who applied for assistance from FEMA will receive a letter from FEMA. The letter will explain your application status and how to respond. If you have questions about your letter, visit a Disaster Recovery Center or call the disaster assistance helpline at 800-621-3362 to find out what information FEMA needs. [Understanding Your FEMA Letter | FEMA.gov](#)

If You Disagree with FEMA's Decision

You can appeal and provide more information so FEMA can continue processing your application. Call 800-621-3362 or visit a Disaster Recovery Center to get help filing an appeal. [How to Appeal FEMA's Decision | FEMA.gov](#)

Group Flood Insurance Policy

FEMA applicants in Special Flood Hazard Areas, who receive disaster assistance after a flooding event, are required to buy and keep flood insurance on their property. As part of FEMA's Other Needs Assistance (ONA), FEMA will provide a Group Flood Insurance Policy (GFIP) for three years. If the cost of a GFIP policy exceeds the remaining amount of ONA available to an applicant, then the applicant will be responsible for purchasing individual flood insurance. After three years, homeowners and renters of the address are required to get a flood insurance policy. Renters must get insurance to cover their contents.

Public Assistance for Houses of Worship

Florida houses of worship and other private nonprofit organizations may be eligible for FEMA assistance to help pay for emergency protective measures, debris removal and restoration of facilities damaged by Hurricane Ian. Houses of worship should contact their county emergency management office for more information on how to submit a FEMA Request for Public Assistance.

By the Numbers

- **\$1.88 billion** in federal grants, disaster loans and flood insurance payments.
 - **\$714 million** in FEMA Individual Assistance approved for **369,020** households
 - **\$533 million** in U.S. Small Business Administration disaster loans approved



FEMA



- **43,000** National Flood Insurance Program for **\$313 million** claims paid, including **\$163 million** in advance payments.
- **\$322 million** in FEMA Public Assistance approved for emergency response costs
- **2,447 households (6,128 members)** checked into hotel rooms under FEMA’s Transitional Sheltering Assistance for households
- **18,569** Blue Roofs installed by U.S. Army Corps of Engineers

Debris Cleanup

The Florida Division of Emergency Management (FDEM) is accepting applications for the Hurricane Ian Debris Cleanup Program to assist with the removal of debris, including displaced and abandoned vehicles, vessels, and other titled property from qualifying private and commercial properties, as well as waterways throughout participating counties. Individuals can apply online at iandebriscleanup.com/.

Disaster Distress

The [Substance Abuse and Mental Health Services Administration \(SAMSHA\)](http://www.samhsa.gov/) **Disaster Distress Helpline** provides 24/7 crisis counseling and support to survivors experiencing emotional distress related to Hurricane Ian. SAMSHA is an agency of the U.S. Department of Health and Human Services (HHS). Call 800-985-5990, visit www.samhsa.gov/ or text **TalkWithUs** for English or **Hablanos** for Spanish to 66746 to connect with a trained crisis counselor. Spanish-speakers can call the helpline and press “2” for bilingual support. Callers can also connect with counselors who can communicate in more than 100 other languages with assistance from third-party interpretation services. For people who are Deaf or Hard of Hearing and for whom American Sign Language (ASL) is your primary or preferred language, use your videophone-enabled device to call 800-985-5990 or click on “ASL Now” at disasterdistress.samhsa.gov to be connected with a DDH crisis worker fluent in ASL.

Mold: Update Your FEMA Application

If you have not already applied for FEMA assistance and have mold in your home from Hurricane Ian, apply online at DisasterAssistance.gov, call 800-621-3362 or visit a Disaster Recovery Center. If you have already applied for FEMA assistance and now have mold in your home, call FEMA to update your application.

FEMA May Contact You

FEMA may call, text, or email to follow up on your disaster assistance application. When FEMA calls, the representative will always provide their name, affiliation, reason for the call, callback number (either 800-621-3362 or another number) and other relevant information. Text message and email will include the reason for the outreach. The FEMA representative will ask a series of questions to verify your identity before discussing your application.

Verification items include:

- Last 4 digits of the applicant or co-applicant’s Social Security number

- Current mailing address
- Damaged dwelling address
- Current phone number If FEMA is unable to reach you, we will leave a callback number on your voicemail.

When calling back, FEMA will follow the same verification process.

FEMA Is Hiring

Come to work for FEMA and help your community recover from Hurricane Ian.

FEMA is conducting local hiring for more than 300 jobs in Brandon, Fort Myers, Kissimmee, Orlando and Sarasota. The agency is seeking people with experience in customer service, logistics, environmental protection, engineering, emergency management and other job categories. These positions are full-time, 120-day appointments that may be extended depending on operational needs.

How to apply: Interested candidates are encouraged to apply online through [USAJobs.gov](https://www.usajobs.gov). As the disaster operational needs shift, new positions will be posted on USAJobs. Candidates can be notified when FEMA Local Hire positions post. You can save a search to help you look for jobs in your area of interest through USAJobs. For instructions, please visit [USAJOBS Help Center | How to save a search](#).

Mold Cleanup

The Centers for Disease Control (CDC) offers tips on cleaning mold after disasters.

- [Homeowner's and Renter's Guide to Mold Cleanup After Disasters | Mold | CDC](#)
- [Guía del propietario y arrendatario para la limpieza de moho \(hongos\) después de desastres | Mold | CDC](#)

Free Repair and Rebuilding Advice

FEMA specialists will be at Home Depot, 3402 Forum Blvd in Fort Myers to provide free home improvement tips and methods to reduce damage from future disasters. This information is for do-it-yourself work and general contractors. Hours: Monday – Saturday 7 a.m. to 7 p.m., Sunday 8 a.m. to 5 p.m.

How to Apply for FEMA Assistance

Homeowners and renters in the following counties who had uninsured losses from Hurricane Ian may be eligible for federal disaster assistance. FEMA may provide financial help with temporary housing expenses, basic home repairs and other essential disaster-related needs.

- Eligible counties are Brevard, Charlotte, Collier, DeSoto, Flagler, Glades, Hardee, Hendry, Highlands, Hillsborough, Lake, Lee, Manatee, Monroe, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns and Volusia

There are several ways to apply: 1) [DisasterAssistance.gov](https://www.disasterassistance.gov), 2) download the [FEMA App](#) for mobile devices, 3) call toll-free 800-621-3362. The line is open every day from 7 a.m. to 11 p.m. ET. Help is available in most languages. To

view an accessible video on how to apply visit [Three Ways to Register for FEMA Disaster Assistance - YouTube](#).
Deadline for applications is Nov. 28, 2022. [Applied for Assistance. What's Next?](#)

Privately Owned Access Routes to Your Home

Grants from FEMA's Individuals and Households Program may be used to repair privately owned access routes such as driveways, roads, bridges and docks that were damaged by Hurricane Ian, if the access affects a dwelling that was owner-occupied. [Privately-owned Access Routes | FEMA.gov](#)

Personal Property Assistance

If you live in one of the 26 counties eligible for FEMA Individual Assistance and had personal property damaged or destroyed by Hurricane Ian, FEMA may provide financial assistance to repair or replace it based on eligibility requirements. [Personal Property and FEMA Assistance | FEMA.gov](#)

Wells and Septic Systems

For private wells and septic systems, FEMA may reimburse you for the cost of a professional, licensed technician's estimate detailing the necessary repairs or replacement of your disaster-damaged systems. FEMA may also pay for the actual repair or replacement cost of your septic system or private well, which typically are not covered by homeowner's insurance. [Damaged Wells and Septic Systems | FEMA.gov](#)

Visit a Disaster Recovery Center

All centers are operating seven days a week and no appointment is necessary. [View all Disaster Recovery Centers](#)

- **BREVARD COUNTY**, Cuyler Park Community Center, 2331 Harry T. Moore Ave., Mims, FL 32754
Hours: 9 a.m. to 6 p.m. daily.
- **CHARLOTTE COUNTY**: Tringali Rec Center, 3450 N Access Rd., Englewood, FL 34224
Hours: 8 a.m. to 7 p.m. daily.
- **COLLIER COUNTY**: Veterans Community Park, 1895 Veterans Park Dr., Naples, 34109
- Hours: 9 a.m. to 6 p.m. daily. Temporarily relocating to Collier Museum at Government Center, 3331 Tamiami Trail East, Naples, FL 34112 on Monday, Nov. 7 through Sunday, Nov. 13.
- **DESOTO COUNTY**: Brewer Sports Park, 1347 SE Hargrave St, Arcadia, FL 34266.
Hours: 9 a.m. to 6 p.m. daily
- **FLAGLER COUNTY**: Flagler County Fairgrounds, 150 Sawgrass Rd., Bunnell, FL 32110
- Hours: 8:00 a.m.-7:00 p.m. Closed Friday and Saturday, Nov. 4 and 5 and will reopen at 8 a.m. on Sunday, Nov. 6.
- **GLADES COUNTY**: Glades County Health Department, 1021 Health Park Drive, Moore Haven, FL 33471
Hours: 8 a.m. to 7 p.m. daily.
- **HARDEE COUNTY**: Civic Center, 515 Civic Center Dr., Wauchula, FL 33873
Hours: 9 a.m. to 6 p.m. daily.
- **HIGHLANDS COUNTY**: Highlands County Extension Office, 4509 George Blvd., Sebring, FL 33875
Hours: 9 a.m. to 6 p.m. daily.

- **HILLSBOROUGH COUNTY:** HCC Regent, 6437 Watson Road, Riverview, FL 33578
Hours: 9 a.m. to 6 p.m. daily.
- **LAKE COUNTY:** First Baptist Church of Astor Lake County, 24731 Ann St., Astor FL 32102
Hours: 9 a.m. to 6 p.m. daily.
- **LEE COUNTY:** Lakes Regional Library, 15290 Bass Rd., Fort Myers, FL 33919
Hours: 8 a.m. to 7 p.m. daily.
- **LEE COUNTY:** Fort Myers DMS Building, 2295 Victoria Ave., Fort Myers, FL 33901
Hours: 8 a.m. to 7 p.m. daily. Closing Thursday, Nov. 5 at 5 p.m. and reopening at Lake Kennedy Center, 400 Santa Barbara Blvd., Cape Coral, FL 33915 on Friday, Nov. 4 at 8 a.m.
- **MANATEE COUNTY:** John Marble Park, 3675 53rd Ave. E., Bradenton, FL 34203
Hours: 8 a.m. to 7 p.m. daily.
- **OKEECHOBEE COUNTY,** Okeechobee County Library, 206 SW 16th St., Okeechobee, FL 34974
Hours: 9 a.m. to 6 p.m. daily.
- **ORANGE COUNTY:** Barnett Park, 4801 W. Colonial Dr., Orlando, FL 32808
Hours: 9 a.m. to 6 p.m. daily. Closed Tuesday, Nov. 8 and will reopen at 9 a.m. on Wednesday, Nov. 9.
- **OSCEOLA COUNTY:** Hart Memorial Central Library, 211 E. Dakin Ave., Kissimmee, FL 34741
Hours: 9 a.m. to 6 p.m. daily.
- **PASCO COUNTY:** Mike Fasano Regional Hurricane Shelter, 11611 Denton Ave., Hudson, FL 34667
Hours: 8 a.m. to 7 p.m. daily
- **PINELLAS COUNTY:** Lealman Exchange Community Center, 5175 45th St. N., St. Petersburg, FL 33714
Hours: 8 a.m. to 7 p.m. daily.
- **POLK COUNTY:** W.H. Stuart Center, 1702 S. Holland Pkwy., Bartow, FL 33830
Hours: 9 a.m. to 6 p.m. daily.
- **PUTNAM COUNTY:** Putnam County Fairgrounds, 117 Yelvington Road, East Palatka, FL 32131
Hours: 8 a.m. to 7 p.m. daily.
- **SARASOTA COUNTY:** Shannon Staub Public Library, 4675 Career Lane, North Port, FL 34289
Hours: 9 a.m. to 6 p.m. daily. Closed Tuesday, Nov. 8 and will reopen at 9 a.m. on Wednesday, Nov. 9.
- **SEMINOLE COUNTY:** Seminole State College - Barbara Miller Automotive Center, 100 Weldon Blvd., Sanford, FL 32773
Hours: 9 a.m. to 6 p.m. daily.
- **ST. JOHNS COUNTY:** Wind Mitigation Building, 3111 Agricultural Center Dr., St. Augustine, FL 32092
Hours: 9 a.m. to 6 p.m. daily.
- **VOLUSIA COUNTY:** Volusia County Health Department, 1845 Holsonback Dr., Daytona Beach, FL 32117
Hours: 9 a.m. to 6 p.m. daily.

Documenting Ownership and Occupancy

FEMA has taken steps to help owners and renters of disaster-damaged property validate ownership and/or occupancy as part of the application for financial assistance. FEMA now accepts a broader range of documentation. Visit: [Verifying Home Ownership or Occupancy | FEMA.gov](#) for more information.

It's Important to Submit the SBA Disaster Loan Application

FEMA may refer applicants to the U.S. Small Business Administration (SBA) with information on how to apply for a disaster loan. If your application is approved, you are not obligated to accept the SBA loan, but it's important to submit the loan application as soon as possible to prevent you from being disqualified from other possible financial assistance from FEMA. [It's Important to Submit an SBA Loan Application | FEMA.gov](#) | [The Importance of Applying for SBA Video](#)

Critical Needs Assistance

FEMA may provide financial assistance to applicants in the 26 counties designated for Individual Assistance who have immediate or critical needs because they are displaced from their primary dwelling. [Critical Needs Assistance | FEMA.gov](#)

Clean and Sanitize Assistance

Eligible applicants may qualify for a one-time \$300 payment to help with cleanup of their damaged dwelling. For more information, visit fema.gov/fact-sheet/clean-and-sanitize-assistance.

Operation Blue Roof

The U.S. Army Corps of Engineers, in coordination with FEMA, has been assisting eligible homeowners with temporary roof repairs. Operation Blue Roof is a free service to homeowners impacted by Hurricane Ian in Charlotte, Collier, DeSoto, Lee, and Sarasota counties. Final blue roof installations are scheduled to be completed by Nov. 9.

Flood Insurance

If your National Flood Insurance Program policy has expired, you may be able to reinstate it without a lapse in coverage. FEMA has extended the renewal grace period for Florida flood insurance policyholders affected by Hurricane Ian. The extension applies to policyholders whose expiration dates were Aug. 25, 2022, through Oct. 23, 2022. If the renewal date was Oct. 23, 2022, the policy may be renewed by Jan. 21, 2023. The NFIP also has extended the proof of loss requirement for policyholders who experienced flood damage from Hurricane Ian from the standard 60 days to 365 days from the date of loss. For questions about NFIP, call 800-759-8656 or visit Floodsmart.gov.

Information and Resources

- **Disaster Unemployment Assistance** is available for those whose income was affected by Hurricane Ian. For more information visit [Disaster Unemployment Assistance - FloridaJobs.org](https://DisasterUnemploymentAssistance-FloridaJobs.org) or call 800-385-3920. Customer service representatives are available Monday through Friday from 7:30 a.m. to 6:30 p.m. ET.
- **Disaster Legal Services** provides free legal help to low-income disaster survivors. Call the hotline at 866-550-2929 any time and leave a message.

- For help cleaning up the damage from Hurricane Ian, call the **Crisis Cleanup Hotline** at 800-451-1954 through Nov. 4.
- The **Disaster Supplemental Nutrition Assistance Program** (D-SNAP) provides food assistance for individuals and families impacted by Hurricane Ian who are not receiving assistance through the regular Supplemental Nutrition Assistance Program (SNAP). Visit [Response and Recovery - Hurricane Ian \(myflfamilies.com\)](https://myflfamilies.com).
- Visit FloridaDisaster.org/info for Hurricane Ian information.

U.S. Small Business Administration



Long-term, low-interest disaster loans for homeowners, renters, businesses and nonprofit organizations from the U.S. Small Business Administration (SBA) are available to cover losses not fully compensated by insurance and other sources. Apply online using the Electronic Loan Application (ELA) via the SBA's secure website at disasterloanassistance.sba.gov/ela/s/. Disaster loan information and application forms can also be obtained by calling the SBA's Customer Service Center

at 800-659-2955. Business Recovery Center are operating in impacted areas.

- **Chloe Coney Urban Enterprise Center**, 1907 E. Hillsborough Ave., Tampa, FL 33610
 - Hours: Monday – Sunday 9 a.m. to 5 p.m.
- **SWFL, Inc Office**, 25071 Chamber of Commerce Dr., Bonita Springs, FL 34135
 - Hours: Monday – Sunday, 9 a.m. to 5 p.m.
- **The Naples Players at Sugden Community Theatre**, 701 5th Ave. South, Naples, FL 34102
 - Hours: Monday 9 a.m. to 4:30 p.m., Tuesday – Sunday, 9 a.m. to 5 p.m.
- **Sanford Welcome Center**, 230 E 1st St., Sanford, FL 32771
 - Hours: Monday – Sunday 9 a.m. to 6 p.m.
- **Kiwanis Club of Cape Coral**, 360 Santa Barbara Blvd. S., Cape Coral FL 33991
 - Hours: Monday – Thursday, 8 a.m. to 6 p.m., Closed: Friday, Saturday and Sunday