

# Hurricane Recovery Resource Guide

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From the Office of Congressman Neal Dunn, M.D.  
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. Hurricane Michael was one of the strongest storms to make landfall in the history of the United States. With severe winds as high as 155 miles per hour, the storm hammered through the West end of Florida's Second Congressional District leaving its mark as the strongest hurricane to reach the Florida Panhandle in our lifetime. As Floridians, hurricanes are nothing new to us, but the destruction they leave in their path is always devastating.

We have a long road ahead of us to recover. As we rebuild homes, roads, schools and other critical infrastructure, it is imperative that we as come together as neighbors. Please know that I am committed to working with you, as well as my colleagues in Congress and with President Trump to ensure that we have the necessary federal resources as we continue to rebuild and recover.

I have compiled within this Hurricane Recovery Resource Guide a number of resources available to Floridians who were hurt by Hurricane Michael. 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.

It is important to keep in mind that this should be used as a general resource guide and is not exhaustive. Due to the constant changes in this rebuilding process, please check my website or call my office for the most up to date information at 202-225-5235. 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](http://www.americanbar.org/groups/committees/disaster/resources/disaster_legal_hotlines.html).

**All those impacted by Hurricane Michael should apply for FEMA assistance. Please call 1-800-621-3362 or visit [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov).**

As always, if you have any questions or need assistance, please visit my website, <https://dunn.house.gov>, or call one of my offices Tallahassee (850-891-8610), Panama City (850-785-0812), or DC (202-225-5235).

Sincerely,

Neal Dunn, M.D.  
Member of Congress

●●● TABLE OF CONTENTS ●●●

Quick Guide ..... 4

FEMA Disaster Assistance ..... 5

How to Apply for FEMA Disaster Assistance ..... 6

FAQs Regarding FEMA Assistance ..... 7

FAQs Citizenship Status & Eligibility ..... 9

Basic Tips for Filing Claims ..... 10

Assistance to Individual Households ..... 12

Small Business Administration Disaster Loans ..... 16

USDA Assistance Programs for Individuals & Small Businesses ..... 20

Tax Relief and IRS Assistance ..... 23

State Agency Assistance ..... 24

Health & Safety ..... 27

2-1-1 ..... 28

Fraud & Scams ..... 29

Support and Donations ..... 30

## ●●● QUICK GUIDE ●●●

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

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

FEMA: 1-800-621-3362 or 1-800-462-7585 for the speech/hearing-impaired. Apply for disaster aid online at [www.fema.gov](http://www.fema.gov) or [www.disasterassistance.gov](http://www.disasterassistance.gov)

Small Business Administration (SBA) Disaster Assistance Center:

1-800-659-2955; online at <http://www.sba.gov/content/disaster-assistance>

American Red Cross:

Disaster and Emergency Assistance: <http://www.redcross.org/find-help>

National Number: 1-800-733-2767

Map of shelters and quick facts: <http://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter>

Florida Emergency Assistance:

1-800-342-3557 or online at <https://www.floridadisaster.org/info/>

Connect with Evacuees: [www.SafeAndWell.org](http://www.SafeAndWell.org)

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

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

**Tallahassee Office**

300 South Adams Street  
Tallahassee, Florida 32301  
(850) 891-8610

**Panama City Office**

840 W. 11<sup>th</sup> Street Suite 2250  
Panama City, Florida 32401  
(850) 785-0812

\*\*Physical location temporarily closed, but phones are forwarded and being answered\*\*

**Washington, D.C. Office**

423 Cannon House Office Building  
Washington, D.C. 20515  
(202) 225-5235

**●●● FEMA DISASTER ASSISTANCE ●●●**

**All individuals who were impacted by the hurricane should apply for FEMA. Please call 1-800-621-3362 or visit [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) to apply. Individual assistance does not have an income limitation.**

On October 10, 2018, President Trump issued a major disaster declaration for the State of Florida, ordering federal aid to supplement state and local recovery efforts to areas affected by severe storms, flooding, landslides, and mudslides. The storm has displaced many families and communities.

The Federal Emergency Management Agency (FEMA) is the primary federal agency tasked with helping individuals, businesses, and public entities recover after a disaster. All individuals impacted by the flood should register through FEMA at [www.disasterassistance.gov](http://www.disasterassistance.gov).

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.

FEMA individual assistance allows homeowners to qualify for grants to help cover uninsured costs of restoring flood-damaged homes. **Individuals in the following counties may be eligible for FEMA Individual Assistance: Bay, Calhoun, Franklin, Gadsden, Gulf, Jackson, Leon, Liberty, Taylor, Wakulla and Washington.**

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

All individuals who were impacted by Hurricane Michael should apply for FEMA assistance. Please call 1-800-621-3362 or visit <http://www.DisasterAssistance.gov> to apply. Individual assistance does not have an income limitation.

Individuals in Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Liberty, Leon, Taylor, Wakulla and Washington Counties may be eligible for individual assistance:

- 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**.
- You can also apply online anytime at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov).
- By smartphone or tablet, use [m.fema.gov](http://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.

Disaster-related assistance may include:

- Rental payments for temporary housing for those whose homes are unlivable;
- Grants for home repairs and replacement of essential household items;
- Unemployment payments for workers who temporarily lost jobs because of the disaster and do not qualify for state benefits (self-employed);
- Low-interest loans to cover residential losses not fully compensated by insurance;
- Crisis counseling for those traumatized by the disaster; or
- Advisory assistance for legal veterans' benefits and social security matters.

## ●●● FAQs REGARDING FEMA ASSISTANCE ●●●

All individuals who were impacted by the flood should apply for FEMA assistance. Please call 1-800-621-3362 or visit [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov).

**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, either by telephone (1-800-621-3362) or online ([www.DisasterAssistance.gov](http://www.DisasterAssistance.gov)). You will need your FEMA registration number for future reference.

**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. 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 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 floods and flood assistance in Florida is accessible at <http://www.fema.gov/hurricane-michael>. For a three-Step Disaster Assistance Process and recent news on disaster response and recovery, please visit <https://www.fema.gov/individual-disaster-assistance> 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.

To discuss your circumstance, please visit any of the disaster recovery centers or call FEMA at **1-800-621-3362** (Voice or 7-1-1/Relay) or TTY **1-800-462-7585**.

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](http://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.

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

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

- You must be a U.S. Citizen, Non-Citizen Natural, or a Qualified Alien in order to be eligible for FEMA cash assistance programs, including Individuals and Households Program Assistance and Disaster Unemployment Assistance.
  - **If you are NOT a Citizen, Non-Citizen Natural or Qualified Alien and need assistance, please contact the Red Cross or your local emergency manager.**
- A qualified Alien includes anyone with legal permanent residence (“green card”).
- You must sign a declaration and release that you are a U.S. Citizen, Non-Citizen Natural or Qualified Alien.
- If you are none of the above, but 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 Alien for crisis counseling or Disaster Legal Services or for other short-term, non-cash emergency assistance.

### 2. Are foreign students studying in the U.S. eligible for FEMA cash assistance as Qualified Aliens?

- 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.

## ●●● BASIC TIPS FOR FILING CLAIMS ●●●

**All individuals who were impacted by Hurricane Michael should apply for FEMA assistance. Please call 1-800-621-3362 or visit [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov).**

- 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. Make the necessary repairs to prevent further damage to your property. 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. Call the company to advise them of your temporary location and contact information.
- 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. Don't start permanent repairs without prior approval from your insurer.
- 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. Company adjusters do not charge fees.
- Contact your creditors if you can't cover all of your expenses. Try to negotiate a payment plan and document all conversations with insurance companies, creditors, or relief agencies.
- If you are not able to negotiate an acceptable settlement with your insurer, call the Insurance Department for assistance and advice.

## ●●● ASSISTANCE TO INDIVIDUAL HOUSEHOLDS ●●●

FEMA also may determine that you qualify for the Individuals and Households Program (IHP). IHP provides 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. Up to \$33,000 is available in financial help (adjusted each year on October 1st), while some forms of IHP assistance have limits. Flood insurance may be required as indicated below. Forms of help available include: Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

**Please Note:** Though the maximum available grant is \$33,000, it would only be available if insurance and loan options were first exhausted. Please note that few applicants qualify for the full amount.

**The following types of assistance may be available through IHP:**

### Housing Assistance:

- **Temporary Housing:** Money to rent a different place to live or a temporary housing unit if rental properties are not available.
- **Repair:** Money for homeowners 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 \$33,000 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 system
  - 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:** Money to replace a disaster-damaged home may be provided under rare conditions. FEMA may provide up to \$33,000 for home replacement. If the home is located

in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements, local flood codes, and other requirements.

- **Semi-Permanent or Permanent Housing Construction:** Direct assistance or money for the construction of a home. This type of assistance occurs only in very unusual situations, in locations specified by FEMA, where no other type of housing assistance is possible. Construction shall follow current minimum local building codes or minimum acceptable construction industry standards in the area. Construction will aim toward average quality, size, and capacity, taking into consideration the needs of the occupant. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

**Other Needs Assistance:** The Other Needs Assistance provision of the IHP provides grants for uninsured, disaster related necessary expenses and serious needs.

Covered expenses include:

- Medical and dental expenses
- Funeral and burial costs
- Repair, cleaning, or replacement of:
  - Clothing
  - Household items (room furnishings, appliances)
  - Specialized tools or protective clothing and equipment required for your job
  - Necessary educational materials (computers, school books, supplies)
  - Clean-up items (wet/dry vacuum, air purifier, dehumidifier)
  - Fuel for primary heat source (heating oil, gas)
  - Repairing or replacing vehicles damaged by the disaster, or providing public transportation or other transportation costs
  - Moving and storage expenses related to the disaster

Contact FEMA at 1-800-621-3362 for questions about other items that may be covered.

### **Conditions and Limitations of IHP Assistance:**

**Non-discrimination:** All forms of FEMA disaster housing assistance are available to any affected household that meets the conditions of eligibility. No federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.

**Residency status in the United States and its territories:** To be considered for disaster housing assistance, you or a household member must provide proof of identity and sign a declaration verifying U.S. citizenship (or child's U.S. citizenship), a non-citizen national, or a qualified alien.

**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 a 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.

### **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>

## ●●● SMALL BUSINESS ADMINISTRATION DISASTER LOANS ●●●

Whether you rent or own your own home, business, or a farm that is located in a declared disaster area, you may be eligible for financial assistance from the SBA. Please note that the filing deadline for physical damage is **December 10, 2018** and the deadline for economic injury is **June 11, 2019**.

SBA Disaster Loans are available in the Florida counties of: Bay, Calhoun, Holmes, Franklin, Gadsden, Gulf, Jackson, Leon, Liberty, Taylor Wakulla and Washington; for economic injury only in the contiguous Florida counties of: Dixie, Jefferson, Lafayette, Madison and Walton.

SBS Disaster Loan Fact Sheet: <https://dunn.house.gov/cache/files/f/b/fb122d86-2022-4065-af12-c31944921371/F87D27D756FA6EEA1E5A6861AB6E700E.sba-disaster-loan-fact-sheet.pdf>

### WHAT YOU NEED TO DO

Begin by registering with FEMA if you haven't already done so by calling **1-800-621-3362**.

Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan. If SBA cannot approve your application, in most cases they refer you to FEMA's Other Needs Assistance (ONA) program for possible additional assistance.

### Three Ways to Apply to SBA

- Apply online using the Electronic Loan Application (ELA) via SBA's secure website: <https://disasterloan.sba.gov/ela>.
- Apply in person at any Disaster Recovery Center and receive personal, one-on-one help from an SBA representative. You can call SBA at **1-800-659-2955** or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). Individuals who are deaf or hard-of-hearing may call **1-800-877-8339**.
- Apply by mail: complete a paper application and mail it to SBA at: 14925 Kingsport Rd., Ft. Worth, TX 76155-2243.

### Frequently Asked Questions about SBA 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 business 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.

### **What are Mitigation Loans?**

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of the approved loan amount. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

### **What are the Credit Requirements?**

- Credit History: Applicants must have a credit history acceptable to SBA.
- Repayment: Applicants must show ability to repay all loans.
- Collateral: Collateral is required for physical loss loans over \$25,000 and all EIDL loans over \$25,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

### **What are the Interest Rates?**

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. For applicants unable to obtain credit elsewhere, the interest rate will not exceed 4 percent. For those who can obtain credit elsewhere, the interest rate will not exceed 8 percent. Interest rates are fixed for the term of the loan.

### **What are Loan Terms?**

The maximum term is 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

## What are the Loan Amount Limits?

- Home Loans: SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Loan amounts cannot exceed the verified uninsured disaster loss.
- Business Loans: The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- Economic Injury Disaster Loans (EIDL): The law limits EIDL(s) to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by program standards, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates.
- Business Loan Ceiling: The \$2,000,000 statutory limit for business loans applies to the combination of physical and economic injury, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

## 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 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.

### **Are There Insurance Requirements for Loans?**

To protect each borrower and the agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance for the full insurable value of the property for the life of the loan.

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

After the hurricane, many Florida farmers were left with flooded fields, damaged barns, debris, and destroyed crops. 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 are in need if normal commercial food supply channels are disrupted, damaged or destroyed, or are 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 in order 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 is providing tax relief to individual and business taxpayers impacted by Hurricane Michael and living in the areas designated by FEMA under the Federal Disaster Declaration. For the latest information about tax relief, please see:

<https://www.irs.gov/newsroom/help-for-victims-of-hurricane-michael>

The tax relief is part of a coordinated federal response to the damage caused by the floods and is based on local damage assessments by FEMA. For information on disaster recovery, individuals should visit [www.disasterassistance.gov](http://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 falling on or after October 7, 2018 are granted additional time to file through February 28, 2019. This includes taxpayers who had a valid extension to file their 2017 return that was due to run out on Oct. 15, 2018. It also includes the quarterly estimated income tax payments originally due on January 15, 2019 and the quarterly payroll and excise tax returns normally due on Oct. 31, 2018 and January 31, 2019. It also includes tax-exempt organizations that operate on a calendar-year basis and had an automatic extension due to run out on Nov. 15, 2018. In addition, penalties on payroll and excise tax deposits due on or after October 7, 2018, and before October 22, 2018 will be abated as long as the deposits are made by October 22, 2018.

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 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.

## ●●● 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>

**Holmes County Emergency Management:** (850) 547-1112 or <https://holmescountym.org/>  
Sheriff's Office: (850) 547-3681 or <http://holmescosheriff.org/index.html>

**Jackson County Emergency Management:** (850) 482-9678 or  
<https://rightservicefl.org/node/18784>  
Sheriff's Office: (850) 482-9664 or <https://www.jcsheriff.com>

**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/>

**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/>

**Gulf County Emergency Management:** (850) 229-9110 or [http://www.gulfcounty-fl.gov/county\\_government/emergency\\_management](http://www.gulfcounty-fl.gov/county_government/emergency_management)  
Sheriff's Office: (850) 227-1115 or <http://www.gulfsheriff.com/>

**Liberty County Emergency Management:** (850) 643-2339 or <http://libertycountyflem.com/>  
Sheriff's Office: (850) 643-2235 or <http://libertycountysheriff.org/>

**Franklin County Emergency Management:** (850) 653-8977 or  
<https://www.franklinemergencymanagement.com/contact/>  
Sheriff's Office: (850) 670-8500 or <https://www.franklinsheriff.com/>

**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/>

**Leon County Emergency Management:** (850) 606-3700 or <https://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.leoncountysos.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 <https://www.jcso-fl.org/>

**Taylor County Emergency Management:** (850) 838-3575 or <http://www.taylorcountym.com/>  
Sheriff's Office: (850) 584-4225 or <https://taylorsheriff.org/>

**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>

**Columbia County Emergency Management:** (386) 758-1383 or <http://em.columbiacountyfla.com/home>  
Sheriff's Office: (386) 752-9212 or <https://www.columbiasheriff.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>

**Gilchrist County Emergency Management:** (386) 935-5400 or <https://gilchrist.fl.us/gilchrist-county-fire-rescue-emergency-information/>  
Sheriff's Office: (352) 463-3410 or <http://www.gcso.us/>

**Dixie County Emergency Management:** (352) 498-1240 or [http://dixieemergency.com/Emergency\\_Management.cfm](http://dixieemergency.com/Emergency_Management.cfm)  
Sheriff's Office: (352) 498-1220 or <http://www.dixiecountysheriff.com/>

**Levy County Emergency Management:** (352) 486-5213 or <https://www.levydisaster.com/>  
Sheriff's Office: (352) 486-5111 or <http://www.levyso.com/>

**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/>

### **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 (Twitter)

### **Florida Fish and Wildlife**

For more information, go to <http://myfwc.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.

## ●●● 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 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 fixing 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 breath 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, earth 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 of 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 under way 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>