Hurricane Ian Recovery

Oct. 20, 2022

$1 Billion Provided in Assistance to Florida

More than $1 billion in federal grants, disaster loans and flood insurance payments has been provided to the State of Florida and to households after Hurricane Ian.

By the Numbers

- $545.3 million in FEMA Individual Assistance approved for 247,574 households
- $130.2 million in U.S. Small Business Administration disaster loans approved
- 40,000 National Flood Insurance Program claims, $98 million paid, including $71 million in advance payments
- 1,733 households (4,416 members) are checked into hotel rooms under FEMA's Transitional Sheltering Assistance for households
- 4,881 Blue Roofs installed by U.S. Army Corps of Engineers
- $302 million in FEMA Public Assistance approved for emergency response costs

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. The letter will include the amount of any assistance FEMA may provide and information on how the money can be used. If you have questions about your letter, call the disaster assistance helpline at 800-621-3362 to find out what information FEMA needs.

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 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, 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.

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. The repair will be to make the access route functional again. To qualify, the resident should meet all the basic eligibility criteria for program and be the owner of the primary residence.

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. FEMA assistance is limited to basic needs; it will not restore all property lost due to Hurricane Ian. Insurance coverage is the best means to recover after a natural disaster. However, FEMA and State of Florida assistance may repair or replace your disaster-damaged property if you meet the eligibility requirements.

Wells and Septic Systems

For private wells and septic systems, FEMA may reimburse you for the cost of a professional, licensed technician to visit your home and prepare an estimate detailing the necessary repairs or replacement of your disaster-damaged systems. In addition to the technician’s estimate, 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.

Visit a Disaster Recovery Center

Hours for all centers are 9 a.m. to 6 p.m. daily unless otherwise noted.

- **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
- **DESOТО COUNTY:** DeSoto Library: 125 N Hillsborough Ave., Arcadia, Fl 34266
  Hours: 8 a.m. to 7 p.m. daily.
- **HARDEE COUNTY:** Wauchula Civic Center, 515 Civic Center Dr., Wauchula, FL 33873
- **HIGHLANDS COUNTY:** Highlands County Extension Office, 4509 George Blvd., Sebring, FL 33875
- **LAKE COUNTY:** First Baptist Church of Astor Lake County, 24731 Ann St., Astor FL 32102
- **LEE COUNTY:** Lakes Regional Library, 15290 Bass Rd., Fort Myers, FL 33919
  Hours: 8 a.m. to 7 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. It’s important to submit the loan application as soon as possible. If your application is approved, you are not obligated to accept an SBA loan but failure to return the application may disqualify you from other possible financial assistance from FEMA.

Transitional Sheltering Assistance

The state of Florida and FEMA have activated the Transitional Sheltering Assistance (TSA) program for Hurricane Ian survivors in Charlotte, Collier, DeSoto, Flagler, Hardee, Highlands, Hillsborough, Lake, Lee, Manatee, Orange, Osceola, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns and Volusia counties. Survivors from these counties who have applied for disaster assistance may be eligible to shelter in a hotel or motel paid for by FEMA. Survivors will be notified of their eligibility through a phone call, text message and/or email from FEMA.

Critical Needs Assistance

FEMA may provide financial assistance to applicants who have immediate or critical needs because they are displaced from their primary dwelling. Immediate or critical needs are lifesaving and life-sustaining items, including water, food, first aid, prescriptions, infant formula, diapers, consumable medical supplies, durable medical equipment, personal hygiene items and fuel for transportation. This assistance is available for applicants with primary residences in the 26 counties designated for Individual Assistance.

Learn more at fema.gov/disaster/4673
Operation Blue Roof

The U.S. Army Corps of Engineers, in coordination with FEMA, may be able to assist 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. Homeowners can sign up online at blueroof.us or call 1-888-ROOF-BLU (1-888-766-3258) for more information.

Flood Insurance

If your policy has expired, you may be able to reinstate it if your renewal date was between Aug. 25, 2022, and Oct. 23, 2022. Policyholders whose NFIP policy renewal date is within this range should contact their agent or insurance company. The NFIP 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 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.

- 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 (myffamilies.com) for more information.

- Visit FloridaDisaster.org/info for Hurricane Ian information.

- Floridians who want to volunteer can visit Volunteer Florida’s webpage.

- The **Florida State Assistance Information Line** (SAIL): 800-342-3557.

- The Division of Consumer Services can answer insurance questions at 877-693-5236, 9 a.m. – 5 p.m. ET.

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