



FEMA

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## FEMA-4283-DR-FL Advisory

October 22, 2016

## Matthew Recovery

### Key Messages

- As Floridians affected by Hurricane Matthew continue to return to their communities and clean up their homes this weekend, remember that children are especially vulnerable to the stress that follows a disaster. Parents and other caregivers should be alert to signs of stress-related problems and learn how to address with their children's fears and unusual behavior.
- Residents of Flagler, Putnam, St. Johns and Volusia counties who lost their job as a result of Hurricane Matthew are now eligible for federal Disaster Unemployment Assistance (DUA). Administered by the Florida Department of Economic Opportunity, DUA assists individuals who become unemployed as a direct result of a federally declared disaster and who do not qualify for regular reemployment assistance benefits. The program also covers self-employed individuals, owners of farms and ranches, farm and ranch workers, as well as fishers and others not normally covered by state reemployment assistance benefits.
- FEMA Individual Assistance (IA) has been approved for six counties in northeastern/central Florida: Brevard, Flagler, Indian River, Putnam, St. Johns and Volusia.
- FEMA cannot duplicate assistance for losses that are covered by insurance. However, you may still be eligible for assistance from FEMA for losses not covered by insurance.
  - Survivors with National Flood Insurance Program policy must *promptly* file a "Notice of Flood Loss" with their flood insurance company. Policyholders with a flood loss are also required to submit a "Proof of Loss" ([www.fema.gov/media-library/assets/documents/9343](http://www.fema.gov/media-library/assets/documents/9343)) directly to the flood insurance company within 60 days after the date of the flood loss.
- If you receive a determination letter from FEMA, please read it carefully and respond if necessary – we may need information about your insurance or other details.

### Registering for Assistance

- FEMA Individual Assistance (IA) has been approved for six counties in northeastern/central Florida: **Flagler, Putnam, St. Johns, Volusia, Brevard and Indian River.**
- This means that homeowners, renters and business owners in these counties may apply for federal disaster assistance for their **uninsured or underinsured** damages that were a result of the effects of Hurricane Matthew.
- There are **three ways to apply**:
  - Online at [disasterassistance.gov](http://disasterassistance.gov)
  - On the [FEMA Mobile App](#)
  - Calling **800-621-3362 (621-FEMA)** between 7 a.m. and 10 p.m. Applicants who use 711 or Video Relay Service may also call **800-621-3362**. People who are deaf, hard of hearing or have a speech disability and a TTY may call **800-462-7585**. Multilingual operators are available (press 2 for Spanish).
- If you pre-registered with FEMA before the presidential disaster declaration for Hurricane Matthew, there is no need to register again. However, you should call the 800 number above to update your information.

- FEMA assistance will not make you whole again – it won't cover all of your losses – but it can give you a helping hand to recover.
- Second to insurance, SBA low-interest disaster loans are the primary source of federal assistance to rebuild disaster-damaged private property. SBA offers low-interest disaster loans to homeowners, renters, businesses of all sizes, and private nonprofit organizations.

### **Individual Assistance**

- As of **COB Oct. 21**, a total of **21,891** households in counties designated for Hurricane Matthew had registered for state and federal aid.
- **Matthew Inspections as of COB Oct. 21, 2016:**
  - **337** inspectors in the field. Their work – assessing damaged property – helps survivors who have registered for assistance start the recovery process.
  - **9,897** inspection orders have been issued.
- **Individual Assistance as of COB Oct. 21, 2016**
  - (Only if asked) Total approved: more than **\$4.1 million**
  - Housing Assistance: more than **\$3.6 million**
  - Other Needs Assistance: more than **\$510,000**
  - Registering with any other agency *does not* register a survivor with FEMA.
- **U.S. Small Business Administration (SBA) Loan Activity as of COB on Oct. 20, 2017**
  - **12,466** FEMA registrations referred
  - **126** applications received
  - **1** loans approved
  - Dollars approved: more than **\$9,400**

### **NFIP**

- As of COB on Oct. 20, the National Flood Insurance Program (NFIP) had received **4,598 claims** and made advanced payments of more than **\$6.4 million** for Hurricane Matthew in the State of Florida.

### **Preliminary Damage Assessments**

- FEMA continues to support its state and local partners in the response and recovery to Hurricane Matthew with teams on the ground in multiple counties today, quickly and thoroughly documenting damage to homes, businesses and public facilities, to inform determinations of any additional federal disaster assistance.

### **Disaster Survivor Assistance (DSA)**

- **Matthew Activity as of COB Oct. 21, 2016:**
  - **1,061** total homes visited
  - **670** total survivors interactions
  - **185** survivor registrations

### **Hazard Mitigation Grant Program**

- All areas in the State of Florida are eligible to apply for assistance under the Hazard Mitigation Grant Program.

### **U.S. Small Business Administration (SBA)**

- The U.S. Small Business Administration has added more counties to the disaster declaration in Florida affected by Hurricane Matthew that began on Oct. 3, 2016.
- The disaster declaration now covers the counties of Brevard, Flagler, Indian River, Putnam, Saint Johns and Volusia in Florida, which are eligible for both Physical and Economic Injury Disaster Loans from the

SBA. Small businesses and most private nonprofit organizations in the following adjacent counties are eligible to apply only for SBA Economic Injury Disaster Loans: Alachua, Bradford, Clay, Duval, Lake, Marion, Okeechobee, Orange, Osceola, Saint Lucie and Seminole in Florida.

- Second to insurance, U.S. Small Business Administration (SBA) low-interest disaster loans are the primary source of federal assistance to rebuild disaster-damaged private property. SBA offers low-interest disaster loans to homeowners, renters, businesses of all sizes, and private nonprofit organizations.
- Businesses and private nonprofit organizations may borrow up to \$2 million to repair or replace disaster damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

### **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.).

### **Clean Up Tips**

- As recovery continues in areas affected by Hurricane Matthew, continue your clean up.
- Please keep in mind the following tips to ensure safe and efficient clean-up:
  - Take photos of any floodwater and damaged items in your home, and keep repair receipts.
  - Call your insurance agent and file a claim.
  - Wear protective gear when using mold-cleaning chemicals or cleaning up.
  - Make sure contractors hired to make repairs are licensed and carry general liability insurance, workers' compensation and are bonded.
  - FEMA does not recommend or endorse any contractors.
  - Anyone who suspects fraud should call FEMA's Disaster Fraud Hotline at **866-720-5721**, or the Florida Attorney General's fraud and price gouging hotline at **866-966-7226**.
  - The National Association of Insurance Commissioners has developed a free smartphone app for taking inventory and documenting damage in homes after a disaster. "myHome Scr.APP.book" for iPhone or Android is available at [www.insureuonline.org/insureu\\_special\\_disaster.htm](http://www.insureuonline.org/insureu_special_disaster.htm).

### **How You Can Help**

- Interested in supporting those impacted by Hurricane Matthew? Here is what you can do:
- Cash: Financial support to established relief organizations is always the most immediate, useful and versatile way to give. Financial assistance allows relief organizations to meet urgent needs quickly. Click here to give to the Florida Disaster Fund – [www.volunteerflorida.org/donatefdf/](http://www.volunteerflorida.org/donatefdf/)
- Connect: Volunteers are a critical part of a well-coordinated and well-resourced humanitarian response, but potential volunteers should confirm that they are needed before traveling to impacted areas – do not self-deploy. To see a list of established disaster relief organizations click on the "Partner Agencies" tab at [www.volunteerflorida.org/emergency-management](http://www.volunteerflorida.org/emergency-management).

### **Declaration Timeline**

- Oct. 6 – President Obama issued an emergency declaration for 28 counties in Florida in anticipation of Hurricane Matthew's impact, authorizing FEMA to provide direct support the state in its efforts to prepare for, and to respond to, the incident. This assistance was for the counties of Baker, Brevard, Broward, Citrus, Clay, Duval, Flagler, Glades, Hendry, Hernando, Highlands, Indian River, Lake, Marion, Martin, Miami-Dade, Monroe, Nassau, Okeechobee, Orange, Osceola, Palm Beach, Polk, Putnam, Seminole, St. Johns, St. Lucie, and Volusia.

- Oct. 8 – The president issued a major disaster declaration for Hurricane Matthew in the State of Florida which covers Public Assistance (Categories A and B) in eight counties: Brevard, Duval, Flagler, Indian River, Nassau, St. Johns, St. Lucie and Volusia.
- Oct. 17 – Four counties were designated for Individual Assistance – **Flagler, Putnam, St. Johns and Volusia.**
- Oct. 19 – Two additional counties added for Individual Assistance – **Brevard and Indian River.**