



FEMA

FEMA-4337-DR-FL

May 9, 2018

Snapshot

Disaster Facts:

Individuals & Households Program (IHP) as of April 18	
Total Registrations	2,644,180
Total IHP Amount Approved	\$1 billion
IHP Housing Assistance Approved	\$693 million
IHP Other Needs Assistance Approved	\$307 million
U.S. Small Business Administration (SBA) as of May 7	
Total Amount Approved	\$1.4 billion
Home Loans – Amount Approved	\$1.1 billion
Business Loans – Amount Approved	\$235 million
Economic Injury Loans – Amount Approved	\$55 million
Direct Housing as of May 8	
Applicants Approved/Placed in Direct Housing	318
Total Applicant Households Currently Housed	200
Total Applicants in Travel Trailers	149
Total Applicants in Direct Lease Units	51
Total Household Applicants Moved Out	118
National Flood Insurance Program as of May 8	
Total Number of Claims	28,459
Total Amount of Claims Paid	\$910 million
Average closed claim with payment	\$49,695
Public Assistance as of May 8	
Federal Share Obligated	\$58.6 million

Key Messages:

Florida is prone to hurricane-related flooding with nearly 120 landfalls in recorded history, but most insurance policies do not cover flood damage. Hurricane season begins in less than a month so Floridians should consider buying a National Flood Insurance policy before it's too late. It takes 30 days from the date of purchase for an NFIP policy to become effective.

The state and FEMA continue collaborating to bring federal disaster dollars to Florida for

Hurricane Irma-related expenses. The agency's Public Assistance program has provided Florida **more than \$50 million** to reimburse local governments and certain nonprofits for disaster-related projects.

Survivors Encouraged to Stay in Touch with FEMA

- Survivors who registered for disaster assistance following Hurricane Irma should stay in touch with FEMA. Missing or outdated information, such as phone numbers or addresses, can delay help.
- The easiest way for survivors to update an application, check the status or provide missing information is to create an account at DisasterAssistance.gov or call the FEMA Helpline (**800-621-3362**) for **voice** or 711 VRS, or **800-662-7585** for **TTY**.

SBA, the Primary Source of Disaster Recovery Money for Floridians

- Next to insurance, the U.S. Small Business Administration (SBA) is the survivors' primary source of money for the long-term rebuilding of disaster-damaged private property.
- The deadline to return economic injury applications is **June 11, 2018**.
- 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>.

What Substantial Damage Means to Florida Disaster Survivors

- Substantial damage is a specific term that applies to a damaged structure in a Special Flood Hazard Area – or floodplain – for which the total cost of repairs is 50 percent or more of the structure's market value before the disaster occurred.
- The decision about a structure being substantially damaged is made at a local government level, generally by a building official or floodplain manager.
- Once a determination on the percentage of damage is made, local officials then share that information with the property owners if their structure is substantially damaged. If a **building in a floodplain** is determined to be substantially damaged, it **must be brought into compliance** with local floodplain management regulations.

Before Making Major Repairs, Check with Your Local Building Department

- **All property owners should check with local building officials** to determine if **permits for repair** are required **before** beginning the work. Depending on local codes and ordinances, there can be consequences for not complying with the permitting process.

Other Sources of Assistance

- Survivors with unmet needs may **call 2-1-1**.

Volunteering and Donations

- To donate or volunteer, go to www.volunteerflorida.org or call **800-FL-Help-1**.

Legal Services – Florida Bar Association

- Free legal assistance is available to low-income Florida disaster survivors. Call **866-550-2929** or visit www.floridalegal.org/irma/.

Survivors Cautioned to Beware of Fraud and Scams

- Survivors can report suspicious activity or disaster fraud by contacting DHS OIG at **800-323-8603**, TTY **844-889-4357**.
- Survivors can also report fraudulent activity to the state to the following hotlines: Attorney General's Price Gouging Hotline **866-966-7226**, Unlicensed Activity Hotline (DBPR): **866-532-1440** (inside Florida) or **850-488-6603** (outside Florida).

FEMA Public Assistance Grant Program in Florida

- **1,207** Requests for Public Assistance have been submitted to FEMA; **1,035** deemed eligible in Grants Manager as of May 1.
- Approved federal share: **\$55 million** as of May 1.
- More information about the Public Assistance Program is available at www.fema.gov/public-assistance-local-state-tribal-and-non-profit and www.fema.gov/news-release/2018/01/02/fema-expands-public-assistance-eligibility-include-houses-worship