

Don't Miss Out on Important Disaster Recovery Assistance Deadlines

Release Date: November 3, 2017

ORLANDO, Fla. – The Federal Emergency Management Agency is reaching out to remind you of important dates and deadlines as you proceed with your recovery from Hurricane Irma. Do not miss out on assistance that may be available to you because of a missed deadline.

Some deadlines may be extended, but do not wait. The following information is current as of **Nov. 2**.

Request for Public Assistance (RPA): Sunday, Nov. 5

FEMA provides grants so that state, tribal, territorial and local governments, and certain eligible private nonprofit organizations can quickly respond to and recover from effects of Hurricane Irma. Eligible applicants are reimbursed for disaster-related costs for emergency response, debris removal and permanent work such as repairs or replacements of schools, roads, bridges and other public infrastructure. The Florida Division of Emergency Management requests that applications for reimbursement under this program be made by **Nov. 5**. Requests received by that date will then be forwarded to FEMA on or before FEMA's **Nov. 10** deadline. To date, 957 requests for reimbursement have been received by FDEM.

Disaster Unemployment Assistance: Wednesday, Nov. 14

You may be eligible for unemployment assistance if you have become unemployed as a result of Hurricane Irma, are not eligible for regular state unemployment insurance and need unemployment benefits and re-employment services. The deadline to apply for this assistance online at www.floridajobs.org is **Nov. 14**.

Individual Assistance: Friday, Nov. 24



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Individuals may be eligible for FEMA assistance for rent, temporary housing and home repairs to primary residences, as well as funding for other serious disaster-related needs. Pre-disaster renters who were displaced by Hurricane Irma may also receive rental assistance. The deadline to apply for this assistance is **Nov. 24**. Nearly \$877 million has been approved to help Floridians recover, and nearly 2.6 million registrations have been received.

The quickest way to apply for federal assistance is online at www.disasterassistance.gov. Survivors may also apply by phone at **800-621-3362 (Voice, 711 or VRS)** or **800-462-7585 (TTY)**. Due to high demand, lines may be busy. Please be patient, and try calling in the morning or evening when call volume may be lower. The FEMA helpline numbers **800-621-3362 (Voice, 711 or VRS)** or **800-462-7585 (TTY)** are open from 7 a.m. to 11 p.m. (ET), seven days a week until further notice.

U.S. Small Business Administration Low-Interest Loans: Friday, Nov. 24

Next to insurance, the U.S. Small Business Administration is the primary source of money for long-term rebuilding of disaster-damaged private property. If you apply for disaster assistance with FEMA, you may be referred to the SBA for additional assistance. The filing deadline for physical property damage applications through the SBA is **Nov. 24**. The filing deadline for economic injury applications through the SBA is **June 11**. Apply online at <https://disasterloan.sba.gov/ela>

Florida Small Business Emergency Bridge Loan Program: Thursday, Nov. 30

This program provides short-term, interest-free loans in amounts up to \$50,000 for small businesses that experienced physical or economic damage during Hurricane Irma. The deadline to apply for this assistance online at www.floridadisasterloan.org is **Nov. 30**.

Immediate Foreclosure Relief: Saturday, March 9, 2018

The U.S. Department of Housing and Urban Development has granted a 90-day moratorium on foreclosures and forbearance on foreclosures of Federal Housing Administration-insured home mortgages in Florida. This moratorium expires for Florida survivors on **March 9, 2018**.



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Transitional Sheltering Assistance

This FEMA sheltering program may assist you if you are unable to return to your pre-disaster primary residence because your home is either uninhabitable or inaccessible. TSA provides disaster survivors with a paid short-term stay in a hotel or motel. If you have received this assistance, you need to keep track of your own checkout date using these options:

- Go online if you have established an account at www.DisasterAssistance.gov
- Call the FEMA Helpline (800-621-3362)
- Check your email and text messages for notification – if you signed up for these when you registered
- Visit a Disaster Recovery Center and ask staff to check your date

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

If you have losses due to Hurricane Irma, you may be eligible for supplemental nutritional assistance through a program funded by the U.S. Department of Agriculture called D-SNAP. The program is known in Florida as the Food for Florida Disaster Food Assistance Program. The initial application, site locations, dates and times are available on the Food for Florida website. Find your county site location on the Food for Florida (FFF) website: www.myflfamilies.com/FFF. If you do not live or work in the county hosting the FFF site, you may be asked to wait until your county opens. Applicants whose counties have closed may try to come to another county site, but may experience long lines and extended wait times.

NFIP Grace Period Extension for Policy Renewals

National Flood Insurance Policies with an expiration date of August 7, 2017, through October 6, 2017 are eligible for a grace-period extension. Payment of premium for those policies must be received within **120 days of the policy expiration**. The NFIP cannot pay a claim for a flood loss that occurs after a policy expiration date unless the policyholder's insurance company receives the payment in full for renewal on or before the last day of the grace period.

Survivors who suffered wind and water damage from Hurricane Irma and find themselves insured for some, but not all damages, may initially be ineligible for



FEMA disaster assistance due to insurance coverage.

However, even if you received an initial denial from FEMA, you may be eligible later for help with unmet needs after your insurance claims have been settled if you can demonstrate that you're underinsured. Contact your insurance company and request a settlement letter that details exactly what is covered under the claim.

FEMA cannot duplicate insurance payments but may be able to help where homeowners and/or flood insurance did not.

You have up to 12 months from the date you apply with FEMA to submit your insurance settlement records for review. If your settlement has been delayed longer than 30 days from the time you filed your claim, you may write FEMA to explain the reason for the delay. Any funds you get from FEMA would then be considered an advance and must be repaid when you get your settlement.

If you've received a letter saying you're ineligible, whether because of insurance coverage or another reason, a quick fix may be all that is needed to change it. It's important to read your letter carefully to understand FEMA's decision so you will know exactly what you need to do.

Many times applicants just have to submit extra documents for FEMA to process their application. Examples of missing documentation besides an insurance settlement letter may be proof of residence, proof of ownership of the damaged property, and proof that the damaged property was your primary residence at the time of the disaster.

If instructed and needed, you can simply submit missing documentation to FEMA online at www.disasterassistance.gov or by visiting a [Disaster Recovery Center](#). A list of DRCs is available on the [FEMA App](#) or by calling **800-621-3362**.

By mail:

FEMA – Individuals & Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055



FEMA

By fax:

800-827-8112

Attention: FEMA – Individuals & Households Program

For more recovery information, visit www.FEMA.gov/IrmaFL, or follow us [@FEMARegion4 on Twitter](https://twitter.com/FEMARegion4) and on [FEMA's Facebook page](https://www.facebook.com/FEMA).

Man holding a tall American flag in the ground of a hurricane debris ridden neighborhood where

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FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.



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