



FEMA



Hurricane Michael Recovery

Feb. 21, 2019

NFIP Increased Cost of Compliance Can Help with Rebuilding

If you have a policy with the National Flood Insurance Program (NFIP) and your home was damaged extensively by flooding in Hurricane Michael, and is located in a Special Flood Hazard Area, you can ask your claims adjuster or insurance agent about Increased Cost of Compliance (ICC) coverage.

Under this coverage, you may be eligible to receive up to \$30,000 to help pay the cost of bringing your home into compliance with your community’s floodplain management requirements. Your community floodplain administrator can provide information about these requirements.



NATIONAL FLOOD INSURANCE PROGRAM

ICC coverage is in addition to the coverage for the repair of the building’s actual physical damage caused by flooding.

After a flood, local officials determine whether a structure was “substantially damaged.” Substantial damage means the cost to rebuild is more than 50 percent of the value of the home before the flood. A substantial damage determination means the home will have to meet current codes and ordinances when it is rebuilt.

ICC funds can help defray the costs of elevating, floodproofing, demolishing or relocating a residential structure. ICC coverage also is available on non-residential buildings, including public or government buildings such as schools, libraries and municipal structures insured under an NFIP policy. You must file a request for ICC within 60 days from the substantial damage notice from your community. NFIP makes decisions about claims filed after 60 days on a case-by-case basis.

For more information on general flood insurance questions, contact your local floodplain administrator, NFIP at 800-427-4661, or your insurance agent. You can also email FloodSmart@dhs.gov to request information in a language other than English. Information also is available at FEMA.gov and FloodSmart.gov.

Communities Can Apply for Help Preparing Economic Development Plans

The U.S. Department of Agriculture (USDA) and four of its partners are accepting applications from rural communities and regions for free technical assistance to implement economic development planning projects. Through the Rural Economic Development Innovation (REDI) initiative, USDA is partnering to provide this assistance with the [National Association of Counties](#); [Rural Community Assistance Partnership](#); [McClure Engineering Company](#); and [Purdue University Extension/ Community & Economic Development Initiative of Kentucky](#).



Rural communities with 50,000 or fewer people are eligible to apply. This is an opportunity for communities affected by Hurricane Michael to obtain assistance, at no cost, for economic development planning. Applications from communities included in a major disaster declaration receive additional points during scoring.

FEMA Is Hiring

FEMA continues to hire residents in the Florida Panhandle to work on Hurricane Michael recovery. Jobs are available in Tallahassee, Panama City and other areas recovering from Hurricane Michael. Potential applicants should monitor the USAjobs.gov website, where positions are posted regularly. To find the temporary local hire positions, search keyword “FEMA local hire” and “Florida” in the location field. To receive notice of new job openings, applicants can “save the search” after creating an account on the website.

Recovery Update (*Feb. 21, 2019*)

- **FEMA Individual Assistance:** \$136.1 million in grants approved, including \$111.6 million in housing assistance and \$24.5 million for Other Needs Assistance.
- **FEMA Public Assistance:** \$2.1 million awarded to reimburse local jurisdiction for debris removal.
- **U.S. Small Business Administration (SBA):** Approved 12,306 loan applications for a total of \$613.1 million, including \$506.5 million for homeowners and renters and \$106.6 million for businesses.
- **National Flood Insurance Program (NFIP):** Paid \$195.7 million on more than 4,000 claims.
- **Transitional Sheltering Assistance (TSA):** 507 survivor households are checked into hotels under TSA, which is approved for Bay, Gulf and Jackson counties.
- **Direct Temporary Housing:** 657 households are occupying units in the five counties – Bay, Calhoun, Gadsden, Gulf and Jackson – authorized for direct housing assistance.
- **Rental Assistance:** 20,873 homeowners and renters approved.

SBA Centers

- **Bay County Public Library**, 898 W. 11th St., Panama City, FL 32401, Mon-Fri 9 a.m.-6 p.m., Sat 10 a.m.-5 p.m. (Mobile Business Recovery Center)
- **LeRoy Collins Library**, 200 W. Park Ave., Tallahassee, FL 32301, Mon-Fri 10 a.m.-6 p.m., Sat 10 a.m.-5 p.m. (Disaster Loan Outreach Center)
- **A.D. Harris Learning Village Building 2** (classroom 10), 819 E 11th St., Panama City, FL 32402, Mon-Fri 8 a.m.-5 p.m. (Disaster Loan Outreach Center)
- **Florida State University Panama City Holley Academic Center**, 4750 Collegiate Dr., Panama City, FL 32405, Mon-Fri 8 a.m.-5 p.m., Sat Noon-6 p.m. (Disaster Loan Outreach Center)
- **Historic Russ House**, 4318 Lafayette St., Marianna, FL 32446, Mon-Fri 8 a.m.-4:30 p.m. (Disaster Loan Outreach Center)



Disaster Assistance Loans
Customer Service: 800-659-2955
www.sba.gov/disaster-assistance

Disaster Recovery Centers

Centers are open 9 a.m. to 6 p.m. Monday through Friday; 9 a.m. to 1 p.m. Saturday and closed Sunday. All times local.

- **Bay County Public Library**, 898 W. 11th St., Panama City, FL 32401
- **Blountstown Public Library**, 17731 NE Pear St., Blountstown, FL 32424 (Closes Feb. 22)
- **Port St. Joe Fire Department**, 404 Williams Ave., Port St. Joe, FL 32456. (Closes Feb. 26)
- Visit: FEMA.gov/DRC or [download the FEMA App](#) to locate open disaster recovery centers in your area.

Hurricane Michael Recovery Resources Portal

The Hurricane Michael Recovery Resources Portal provides online access to information that can help local governments, nonprofit organizations, the private sector and the philanthropic community in Florida locate resources for recovery from the storm.

The portal can be accessed at: <https://fema.connectsolutions.com/dr4399fl/>. Users sign in as “Guest,” then follow instructions on the webpage.

Visit Bay County Long Term Recovery Task Force at recoverbaycounty.com.

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A vertical graphic titled "Disaster Recovery Assistance Information" with a HUD logo. It lists contact information: Phone: 1-800-304-9320, Email: RECOVERY@HUD.GOV, Website: WWW.HUD.GOV. At the bottom, it says "HERE TO HELP YOU" with icons for a house, a hammer, a truck, and a wrench.

Disaster Recovery Assistance Information

FOR MORE INFORMATION:

PHONE 1-800-304-9320

EMAIL RECOVERY@HUD.GOV

WEBSITE WWW.HUD.GOV

HERE TO HELP YOU

Hurricane Michael survivors who are receiving HUD assistance or who have FHA-insured mortgages can call or email HUD with questions.