

Resources Available for Hurricane Survivors Who Need Additional Help

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More than \$4 billion in federal disaster assistance has been provided to individuals and families to help jumpstart their recovery following Hurricanes Ian and Nicole.

Federal disaster assistance includes FEMA assistance, Small Business Administration loans and Flood Insurance payments. It helps hurricane survivors with temporary housing, essential home repairs, personal property replacement and serious disaster-related needs.

FEMA is not the only resource a survivor from Hurricane Nicole or Ida can turn to for help. FEMA encourages survivors to navigate all the resources and assistance that are available. Working both independently and in cooperation with FEMA, nearly two dozen federal, state, and local agencies are ready to assist hurricane survivors in Florida.

State of Florida

- [FloridaHousingsearch.org](https://www.floridahousingsearch.org) is a rental housing locator for impacted families in search of affordable rental housing units that are available throughout the state. You may also contact the locator's toll-free call center for assistance in conducting your search by calling 877-428-8844.
- Rental property owners who want to provide emergency housing for displaced families should review the [Guidance for Providing Emergency Housing Relief](#).
- Medically dependent residents of Florida who need electricity to operate medical equipment, transport services to evacuate due to a medical condition or need help getting medication during a disaster can register for assistance at [FloridaDisaster.org/SNR](https://www.floridadisaster.org/SNR).
- For more about Hurricane Relief from the Florida Division of Emergency Management, visit www.floridadisaster.org.

American Red Cross Financial Assistance



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The Red Cross is providing financial assistance, based on household size, to people whose homes were confirmed to have been destroyed or sustained major structural damage from Hurricane Ian in September 2022, or Hurricane Nicole in November 2022.

Major damage is indicated by significant structural damage to a residence that requires extensive repairs. This may include substantial failure of the roof, walls or foundation, or a water line above 18 inches in an essential living space. A residence that is destroyed is one that is a total loss or with damage so extensive that repair is not feasible.

For more information and steps to register for an appointment, please see www.redcross.org/ian

Federal Mortgage Help for Homeowners Affected by Florida Hurricanes

Mortgages must still be paid after a hurricane; and Fannie Mae, Freddie Mac, and the Federal Housing Administration (FHA) have programs to help after a disaster – providing you ask for them.

- Homeowners affected by Hurricane Ian in 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, or Volusia counties are eligible for programs offered by these agencies.
- Homeowners affected by Hurricane Nicole in Brevard, Flagler, Lake, Putnam, St. Johns, or Volusia Counties are eligible for programs offered by these agencies.
- Homeowners located outside these counties may also be eligible if your hurricane-related loss affects your ability to make a mortgage payment. Foreclosure and other legal proceedings may also be suspended while homeowners are on a forbearance plan.

For more information on hurricane-relief mortgage deferral, visit Freddie Mac at myhome.freddie.mac.com/getting-help/natural-disasters, Fannie Mae at www.knowyouroptions.com/get-help-overview/disaster-recovery-help-for-



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[homeowners](#), and FHA at www.hud.gov/program_offices/housing/sfh/nsc/qaho0121.

U.S. Department of Agriculture

USDA Rural Development Disaster Assistance offers several programs to help homeowners and renters in rural areas:

- **Rural Housing Loans** offer a subsidy to help reduce mortgage payments for a short time. Your family income determines the amount of the subsidy. You may use the loan to help you buy, build, repair, improve, or relocate your primary home. You may also use funds to buy and prepare sites, including water and sewer.
- **Rural Housing Repair Loans and Grants** may be used to repair, improve, or modernize your home, or remove health and safety hazards. Loans are available in amounts of up to \$20,000; grants of up to \$7,500 (which may be combined with loans) are available to individuals over 62 years of age.
- **Rural Rental Housing and Cooperative Housing Assistance** is available in nearly every county in Florida. To locate properties available for rent under this program, visit <https://rdmfhrentals.sc.egov.usda.gov>.

To qualify for any of these programs, you must live in a rural area. For more information or to apply for these and other USDA programs, visit www.rd.usda.gov/fl

U.S. Department of Housing and Urban Development

Section 203(h) Mortgage Insurance for Disaster Survivors helps survivors buy or refinance a house and its rehabilitation costs with a single mortgage or finance the rehabilitation of their existing home.

Money may be used for rehabilitation work ranging from minor repairs to total reconstruction.

To qualify for **Section 203(h) Mortgage Insurance** for hurricane survivors, you must own a single-family home damaged or destroyed during Hurricane Ian and live in a county designated in the Sept. 29 disaster declaration.



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Section 203(k) Rehabilitation Mortgage Insurance gives homebuyers and owners two options:

- Residential section rehabilitation of a property that also has non-residential uses.
- Conversion of any size property to a one- to four-unit structure.

To qualify for **Section 203(k) Rehabilitation Mortgage Insurance**, you must be able to make monthly mortgage payments, and be rehabilitating a home at least one year old.

For more information or to connect with a Clearpoint Project Porchlight advisor, call 877-833-1746.

U.S. Department of Labor

The U.S. Department of Labor can outline employee rights in the workplace following a disaster like Hurricane Ian. For immediate information on wages, health and retirement benefits, visit www.dol.gov/general/disasterrecovery.

Florida Department of Economic Opportunity

Did you lose your job or your business because of Hurricane Ian or Nicole? The Florida Department of Economic Opportunity will take you through the simple, easy step-by-step process of filing for Disaster Unemployment Assistance (DUA) or even finding a new job. For more information, visit [Disaster Unemployment Assistance - FloridaJobs.org](http://DisasterUnemploymentAssistance-FloridaJobs.org)

U.S. Department of the Treasury

- **If you get federal benefit payments by paper check**, you can switch to direct deposit or Direct Express® Debit MasterCard®.
- **Redeem savings bonds early** – before the end of the usual minimum 12-month holding period — if you live in one of the 26 designated counties.
- If your **Series EE, HH or I bonds** were lost, damaged, destroyed or contaminated by Hurricane Ian or Nicole, you may be able to get faster replacement of these paper bonds.



For more about these programs, visit <https://treasurydirect.gov/savings-bonds/cashing-a-bond/affected-by-a-disaster/>.

Internal Revenue Service

Special tax law provisions may help individual taxpayers and businesses recover financially from loss caused by Hurricane Ian, especially those located in the 26 disaster-designated counties. Depending on the circumstances, the IRS may grant additional time to file returns and pay taxes.

Individuals and businesses located within the 26-county federally declared disaster area can also get a faster refund by claiming losses related to Hurricane Ian on their tax return for the previous year by filing an amended return. You may deduct the loss or partial loss of your home, household goods and motor vehicles from disaster damage on your individual federal income tax return. For more information, visit www.irs.gov.

Substance Abuse & Mental Health Services Administration

The **SAMHSA Disaster Distress Helpline** is a national hotline that offers year-round disaster crisis counseling. If you feel distressed because of the storms, you can call this free service. There is no charge. It's multilingual and is available 24 hours a day, 7 days a week. Helpline staff can help you learn how to cope with common stress reactions following Hurricane Ian. They can also provide information and referrals to local resources for follow-up care.

Call or text 1-800-985-5990 or visit www.samhsa.gov.

More Resources

You can get access to more disaster help and resources, as well as a personalized list of available assistance. (No login or personal information required.) Visit <https://www.disasterassistance.gov/get-assistance/find-assistance>. Additional government benefits, including disaster relief for individuals and households, can be found at www.benefits.gov/benefit-finder/Household.



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For the latest information on Florida's recovery from Hurricane Ian or Nicole, visit floridadisaster.org/info, fema.gov/disaster/4673 or fema.gov/disaster/4680. Follow FEMA Region 4 ([@femaregion4](https://twitter.com/femaregion4)) / Twitter and facebook.com/fema.

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