



# Community Recovery Resources



## FEMA

FEMA has several Individual Assistance programs designed to support disaster survivors through financial and direct services to eligible individuals and households affected by a disaster, who have uninsured or under-insured necessary expenses and serious needs.

Apply online at:

[www.disasterassistance.gov](http://www.disasterassistance.gov)

Deadline for applications is January 12, 2023

*FEMA assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster. The assistance is intended to meet your basic needs and supplement disaster recovery efforts.*

**If you have applied for FEMA assistance & have been denied or need additional information related to your case call 1-800-621-3362.**

## FEMA Appeal Assistance

Florida Rural Legal Services (FRLS) can help your appeal, call 1-888-582-3410.

Applicants can appeal any FEMA decision. Appeals must be made in writing and sent by mail or fax to FEMA within 60 days of receiving the letter.

Appeal letters and supporting documentation also can be uploaded to your account online at [DisasterAssistance.gov](http://DisasterAssistance.gov), or faxed to 800-827-8112.

The **Small Business Administration** provides low-interest disaster loans to help businesses and homeowners recover from declared disasters.



U.S. Small Business Administration Visit [www.sba.gov](http://www.sba.gov) for more information.

## UNITE Florida

If you are unable to remain in your home due to damages caused by Hurricane Ian, the State of Florida may be able to assist you with temporary sheltering and temporary or permanent repairs to your home. Unmet needs, such as transportation, senior services, or household supplies, can also be fulfilled through **Unite Florida**.

Apply online at:

<https://ianrecovery.fl.gov/unite>

For those who need more assistance filling out an application, please call 1-800-892-0948.



### Utility Assistance Programs

Applications for electric and/or water bill assistance are available for pick up at 2440 Thompson St., Fort Myers, FL 33901.

For more information visit: [www.leegov.com/dhs/assistance/financial](http://www.leegov.com/dhs/assistance/financial)



### Insurance Deductible Assistance

[www.leegov.com/dcd/planning/ship](http://www.leegov.com/dcd/planning/ship)

### Home Repair Assistance

[www.leegov.com/dhs/assistance/financial](http://www.leegov.com/dhs/assistance/financial)



### Lee County Coordinated Entry (239) 533-7996 Available 24/7

If you are precariously housed as a result of Hurricane Ian call for information & assistance locating resources.

### Crisis Hotline

(844) 395-4432, Available 24/7

Call for help if experiencing a mental health crisis.

## Latest Updates for Lee County Recovery Resources

[www.leegov.com/storm](http://www.leegov.com/storm)

# FEMA 50% Rule

This rule is only applicable to structures located in a flood zone.

## What is the FEMA 50% Rule?



Structures that do not meet the current flood requirements for the flood zone that they are located in are subject to the 50% rule.

This rule limits the improvements or repairs on buildings to 50% of the **Market Value** before the entire structure is required to be brought into full compliance with current flood regulations. If the value of a repair or improvement is more than 50% of the market value, the structure is considered **Substantially Damaged** or **Substantially improved**.

If a structure is **Substantially Damaged** or **Substantially improved** it must to be brought into compliance with current flood regulations including potentially elevating the building.

## What is the Market Value of my Structure?

**Market Value** is determined by one of two ways — by the Lee County Property Appraiser at [www.leepa.org](http://www.leepa.org) OR by private appraisal done by a Florida Licensed Appraiser.

*This value is for the structure only and excludes land, land extras, and building extras.*



## What is the value of my repair or improvement?



*The value of the repair or improvement is the total cost to perform the work.*

Items to be included in the value:

- All structural elements & building envelope elements: roof, roof coverings, windows/ doors, exterior finishes, walls, attached decks & porches.
- All interior finishes: flooring, trim, drywall, cabinets, fixtures, paint.
- All utility & service equipment: AC, plumbing, & electrical equipment
- Labor, overhead, & profit. Donated time & material cannot be excluded.

Items to be excluded in the value:

- Improvements outside the building: landscaping, fences, docks/seawalls, pools/pool enclosures, carports, sheds.



Is my structure **Substantially Damaged**?



**Is the Value of Repair > (Market Value/2)?**

**If yes**, then the structure is considered **Substantially Damaged** & will be subject to current flood elevation requirements.

**If no**, then the structure is NOT considered Substantially Damaged.

**More Information on Flood Regulations**

[www.leegov.com/dcd/flood](http://www.leegov.com/dcd/flood)