

Resources, Post-Hurricane Irma
STUDENT SERVICES DEPARTMENT
HELP STARTS HERE!

September 17, 2017

Individual Assistance from FEMA

Individual Assistance funds are available from FEMA. These funds can be used to cover medical, child care, household items, moving, and clean-up expenses.

Homeowners are encouraged to register early for FEMA Disaster Assistance, if they have damage or sustained impact that they believe may result in future damage.

To apply, you will need to provide your Social Security number, financial information, gross household income, address, and insurance information. Apply [online](http://disasterassistance.gov) at disasterassistance.gov or by calling [1-800-621-3362](tel:1-800-621-3362).

Individuals with disabilities who need assistance post Hurricane Irma with repairs/damage to their home, taking down hurricane shutters, generators for power restoration, temporary living arrangements, wheelchairs, walkers and other medical devices can call 954-722-6400 or contact Center for Independent Living or visit Cilbroward.org.

Assistance from the Small Business Administration

Businesses and residents in Broward and Palm Beach counties are eligible for low-interest federal disaster loans from the Small Business Administration. Businesses can contact the Florida Virtual Business Emergency Operations Center for a Damage Assessment Survey form. State of Florida Online Damage Assessment for Businesses - <http://flvbeoc.org>

Types of loans include:

Business Physical Disaster Loans: Any business or organization located in a declared disaster area and that incurred damage during the disaster may apply for a loan to help replace or restore damaged property.

Economic Injury Disaster Loans: If you are in a declared disaster area and have suffered economic injury regardless of physical damage, you may qualify for an Economic Injury Disaster Loan.

Home and Person Property Loans: If you are in a declared disaster area and are the victim of a disaster, you may be eligible for financial assistance from the SBA, even if you don't own a business.

Military Reservists Economic Injury Loans: If you have an essential employee who is a military reservist called to active duty, SBA provides loans to help eligible small businesses with operating expenses.

Disaster Unemployment Assistance

Financial assistance is available to individuals whose employment or self-employment has been lost or interrupted due to Hurricane Irma. This generally includes any worker who, due to Hurricane Irma, no longer has a job or place of work, cannot reach their place of work, or cannot work due to damage to their workplace.

Important Tax Information

The IRS has announced that they will extend the September 15, 2017 filing deadline to January 31, 2018 for qualifying businesses and individuals. This extension is available only in counties affected by Hurricane Irma and deemed eligible by FEMA for individual assistance, which include Broward County and Palm Beach County.

In addition, the IRS is waiving late-deposit penalties for federal payroll and excise tax deposits normally due during the first 15 days of the disaster period.

National Flood Insurance Program

- Individuals with insurance from the NFIP can check a [factsheet](#), the [filing handbook](#), and important information about the [claims process](#).
- Be sure to document all damage as soon as it is safe for you to do so.
- When you file your flood claim, ask about an Advance Payment. You may qualify for an Advance Payment before your adjuster arrives to inspect your damage.

Other Important Information

- **FEMA's Irma site:** <https://www.fema.gov/disaster/4337>
- **Price Gouging Hotline:** [866-966-7226](tel:866-966-7226) or myfloridalegal.com
- **Online Damage Assessment for Businesses:** <http://flvbeoc.org/>
- **Insurance Consumer Helpline:** [877-693-5236](tel:877-693-5236)
- **Florida Power and Light:** 800-4-OUTAGE
FPL will not need to enter your home to restore power. If anyone claiming to be from FPL is on your property, ask to see identification.

BROWARD COUNTY RESOURCES POST-HURRICANE IRMA

Household Resources

Always dial 911 for emergencies only.

American Red Cross (Local) 954-797-3800 will assist residents with food (MRE) Ready to Eat meals, clothing as well as financial assistance (in cases of total loss).

Broward County Emergency Hotline – 311 or 954-831-4000 Broward County Call Center provides a single point of contact for the services and programs offered by the more than 60 agencies comprising Broward County government. For emergencies, call 911.

Broward County Transit -954-357-8400. Broward County Transit has resumed full bus service, including Paratransit.

211 is an excellent resource for whatever you might need that you do not find here. They have the most updated list of resources for almost anything families may need.

Check your city's webpage for local phone numbers for assistance.

Cable Services - If your cable has not been restored after power is restored, call 1-800-COMCAST or go to customer.xfinity.com/help-and-support.

Disaster assistance insurance helpline 1-800-22-STORM (800-227-8676) or 1-850-413-3089.

Florida Division of Consumer Services 1-877-693-5236

Insurance claim tips You are required to contact your insurance company immediately to notify them of your damages. When reporting a claim to your insurance company it is helpful to have:

- Your policy number
- Your contact information
- A description of damage
- Photos of Damage
- Your Mortgage Company Information

Contact information for Florida property insurance companies

<http://www.flor.com/siteDocuments/FLLargestPropertyCompaniesContact09142017.pdf>

Helpful tips:

Contact your insurance company before entering into any contract for repairs to confirm any managed repair policy provisions or optional preferred vendors.

Make and document emergency repairs that are necessary to prevent further damage. Keep the damaged property, if feasible, keep all receipts, and take photographs of damage before and after any repairs.

Carefully read any contract that requires you to pay out-of-pocket expenses or a fee that is based on a percentage of the insurance proceeds that you will receive for repairing or replacing your property.

Confirm that the contractor you choose is licensed to do business in Florida. You can verify a contractor's license and check to see if there are any complaints against him or her by calling the Florida Department of Business and Professional Regulation. You should also ask the contractor for references from previous work.

Require all contractors to provide proof of insurance before beginning repairs.

Take precautions if the damage requires you to leave your home, including securing your property and turning off your gas, water, and electricity, and contacting your insurance company and provide a phone number where you can be reached.

The filing deadline to return applications for physical property damage is November 9, 2017. The deadline to return economic injury applications is June 11, 2018.

Legal Aid hotline Legal aid hotline is now available for Hurricane Irma survivors in Florida who cannot pay for an attorney: 1-866-550-2929.

They provide free legal help for the following concerns:

Securing FEMA and other benefits

Making life, medical and property insurance claims

Dealing with home repair contractors

Replacing wills and other important legal documents destroyed in the hurricane

Helping with consumer protection matters, remedies and procedures

Counseling on mortgage-foreclosure problems or landlord/tenant issues