



# Disaster Housing Counseling Resources: Florida

November 2024





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# CDBG-DR – Housing Focus for Housing Counselors

## – State of Florida

As a housing counselor, you may encounter clients that have experienced hurricane damage for the first time and or secondary/third storm damage. This resource is designed to provide a quick resource to answer questions and directed resources pertaining to housing and other available assistance for those impacted by disasters. All applicants who experience damage and or live in an impacted area should seek resources first from Federal Emergency Management Administration (FEMA) and or the U.S. Small Business Administration (SBA) and or private insurance. These programs are first due to the available aid and order of assistance in which the federal government applies resources.

*Note: HUD disaster-focused programs, such as the Community Development Block Grant Disaster Recovery (CDBG-DR) direct assistance is only available in areas that have a pre-existing allocation and<sup>1</sup> are often not eligible for your clients, as no additional allocations have been issued for 2023 disasters at the time of development of this resource.*

Questions to Ask:	How to Respond:
<ol style="list-style-type: none"> <li>1. Have you registered for <b>FEMA</b>?</li> <li>2. Have you documented damage and or any other impacted loss (<b>property damage etc.</b>) and contacted the insurance company.</li> <li>3. For homeowners, was your home in foreclosure prior to the storm <b>and</b> or are you current on your mortgage payment?</li> <li>4. Have you started any repairs for your home?</li> <li>5. Have you applied for SBA loan or other private financing?</li> <li>6. Do you have an existing disaster recovery housing rehabilitation application with a local government or state agency? (<i>i.e. existing entitlement community</i>)</li> </ol>	<p><b>How to Respond</b></p> <p><b>Immediate Actions</b></p> <ol style="list-style-type: none"> <li>1. Register for FEMA. This is a critical step. Registration is required for the recipient to receive emergency assistance and future financial, relocation and emergency assistance. Direct them to go to <a href="http://www.fema.gov">www.fema.gov</a>.</li> <li>2. Ensure that they have documentation of property loss. For flood damage, it's important to have documentation of the flood line in the home (<b>in terms of feet</b>). Review the 50% FEMA rule. Keep track of dates, times and correspondences with insurance company. If they are unable to get physical mail at home, ask about alternative mail options.</li> </ol>

<sup>1</sup> Some CDBG-DR grantees may and or may not be taking applications at this time, please review individual website for more information.



<p><b>Understanding Timelines</b></p> <ul style="list-style-type: none"><li>• Ensure your client understands <b>timelines to apply for federal assistance.</b></li><li>• <b>FEMA should be applied for first along with filing of any insurance.</b></li></ul> <p><b>Understanding Specialized Common Circumstances such as:</b></p> <ol style="list-style-type: none"><li>1. Heirs' Property</li><li>2. Owner is now deceased due to storm or prior to storm.</li><li>3. Home is destroyed, nothing left, what next?</li><li>4. Denied FEMA and or SBA funding- <i>what next?</i></li></ol> <p><b>Be able to provide appeals processes for federal funding and</b></p> <p><b><i>Triage Priority Needs</i></b></p> <ul style="list-style-type: none"><li>• Discuss that the person has <b>current adequate shelter</b> in an interim capacity and basic needs are being met. Make referrals as needed.</li></ul>	<ol style="list-style-type: none"><li>3. Work with owner to contact mortgage lender to ensure moratorium end dates and work with owner around working with lender on forbearance or loss mitigation available for those impacted by disaster. This is applicable for <a href="#">FHA</a> and or for non-FHA loans/private loans<sup>2</sup>.</li><li>4. Check local permit requirements. Utilize a licensed general contractor where required. It is important to have receipts and contracts for work performed. Provide resources on reporting fraud and or scams.</li><li>5. SBA offers low interest disaster loans to help homeowners and businesses recover from a declared disaster. For resources for SBA Disaster Recovery Individual Resources: Apply at <a href="#">SBA Disaster Assistance</a>. Make additional <a href="#">referrals</a> to other <a href="#">private or local lending resources</a>.</li><li>6. Contact the agency and discuss additional damage to your home and the status of your application.</li></ol> <p><b><i>What to Avoid</i></b></p> <ol style="list-style-type: none"><li>1. Not fully documenting housing damage or property loss.</li><li>2. Minimizing the client's concerns about other <a href="#">interim needs</a> such as job loss, shelter or death. Mental health referrals may need to be made.</li><li>3. Violent behavior or threats.</li></ol>
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<sup>2</sup> For non-FHA mortgages, the lender will need to be contacted in order to determine any available forbearance options.



**Understanding Specialized Common Circumstances post disaster:**

- Heirs' Property
- Owner is now deceased due to storm or prior to storm.
- Home is destroyed, nothing left, what next?
- Denied FEMA and or SBA funding- what next?
- Living in a rented unit with no written agreement.

These types of circumstances may require a special referral to other non-profit [legal-aid resources](#) and or going through appropriate appeals process.

**Renters**

1. Assist with registration for FEMA and SBA resources.
2. Assist renter with locating [another home](#) if needed and filing insurance.
3. Assist renter with written notification to landlords if required.
4. Ensure that they have documentation such as lease agreements to understand existing requirements.

**Making Referrals & Getting Help**

***When to Refer***

- Client is located directly in an entitlement community and can work locally to get housing support.
- Client is experiencing homelessness, food insecurity, unemployment and other non-housing needs.
- Severe life stressors requiring specialized care. May need mental health referral.

***How to Refer***

1. Provide general information on **vettted resources** as well as direct contact information for providers.
2. Assist with making the first contact.
3. Follow up with the client.



## Utilization of Social Media Resources

Social media is a great tool for housing counselors to utilize to learn about other available resources within a community post-disaster. Sites such as Facebook, Instagram ,X ( formerly known as Twitter) and other medians is a great way to connect people with community resources often in real time. When utilizing social media, you should ensure that you are using information from official sources. All information should be verified before distributing back to clients.

Organization	Facebook	Instagram
Lee County	<a href="#">Lee County</a>	<a href="#">Lee County IG</a>
Orange County	<a href="#">Orange County</a>	<a href="#">Orange County IG</a>
Sarasota County	<a href="#">Sarasota County</a>	<a href="#">Sarasota County SRQ Instagram</a>
City of Sarasota	<a href="#">City of Sarasota</a>	<a href="#">City of Sarasota IG</a>
City of Orlando	<a href="#">City of Orlando</a>	<a href="#">City of Orlando IG</a>
Volusia County	<a href="#">Volusia County</a>	<a href="#">Volusia County IG</a>

## FEMA Information

- For persons impacted by **Hurricane Debby** (4806-DR-FL)- for FEMA funding, the application deadline is **November 12, 2024**. This is for FEMA only.
- For persons impacted by **Hurricane Helene** (4828-DR-FL)- for FEMA funding, the application deadline to apply is **November 27, 2024**. This is FEMA only.
- For persons impacted by **Hurricane Milton** (4834-DR-FL)- for FEMA funding, the application deadline to apply is **December 11, 2024**.

If you have losses in more than **one recent disaster**, you must complete an application for **each disaster**. Please visit [Disaster Assistance](#) to start application. FEMA may be able to help you with home repairs, temporary housing, or property damage (*appliances, furniture, vehicle, etc.*). You may also qualify for help with childcare, medical, lodging, moving, and funeral expenses.

On the site,

1. First, you will be asked about your needs related to the disaster.
2. Next, it will require you to create an account of sign in to **Login.gov**.
3. Then, you will come back to DisasterAssistance.gov to finish and submit your application to FEMA.



It's okay if you don't have all the details for your application now. After you create an account, you can save your progress and come back to finish it later. Be prepared as a housing counselor to walk people through this process and review the website for locations where they can apply in person.

For more information on full resources available and a list of other federal agencies providing resources visit: [Full Resources Disaster Assistance](#).

## FEMA 50% Rule

### **What is the 50% rule?**

The FEMA 50% rule is a National Flood Insurance Program (NFIP) regulation that limits property improvements to under 50% of a property's market value before imposing additional requirements on the owner for standards of improving the property.

### **Who does it apply to?**

This rule applies to all properties located in a Special Flood Hazard Area (SFHA). In the event that the damage to the structure is less than 50% of the market value, then the owner can make all their desired repairs as planned. If the cost exceeds 50% of the market value, the structure is deemed to have substantial damage, and the owner may be required to ensure that the entire structure is updated as needed to meet current flood regulations.

### **How is market value calculated?**

Market value is calculated differently in different jurisdictions, it is always recommended to consult with your local building department to ensure you have the appropriate calculation. Generally speaking, the value is tied to the building value assigned to the structure on your tax bill with an adjustment. For example, in some counties it may be the building value + 20%.

### **How is the cost of repairs calculated?**

The costs are calculated to include all costs for items being purchased including appliances, repairs to other parts of the structure occurring at the same time, costs for materials, and labor. Costs for surveys, development plans, and specifications, as well as the permits themselves, are excluded from the calculation.

### **So, the 50% rule applies, now what?**

One option is to reduce the scope of work so that it is less than 50% of market value and avoid triggering the rule. This option may not be practical in instances where you are remediating damage, in which case it is important to work with your local building department to ensure you understand what additional items outside the scope of your original plan may be required – these could include additional steps like elevating the structure above the base flood elevation, using floodproofing, etc. Ultimately, the goal of the rule is to ensure that as structures are repaired or rebuilt, they are being made more “floodproof” to help mitigate future damage. Contact the local government for more information on applicability.



## Applicable 50% Rules

[Lee County Florida](#)

[Sarasota County Florida](#)

[Orange County Florida](#)

## FEMA Appeals

<https://www.fema.gov/assistance/individual/after-applying/appeals>

# Entitlement Communities

Entitlement communities are communities that receive an annual allocation from HUD for HUD funding. Listed below are communities that have Community Development Block Grant (CDBG) or CDBG-DR existing funding, which are from prior disaster events.

There are currently no additional allocations as of October 2024 for HUD funding related to Hurricane Milton and or Hurricane Helene. Applicants in these counties should contact the corresponding county for more information on housing recovery resources and how to apply for any available programs that can support with individual recovery. Please note that each community may be in a different place for implementation of disaster recovery programs and it is best to contact the communities directly for more information.

Community	Website	CDBG-DR	CDBG or Other HUD Funding
Lee County	<a href="#">Lee County Storm Housing Resources</a>	YES	YES
Orange County	<a href="#">Orange County CDBG-DR</a>	YES	YES
(includes Orlando)	<a href="#">Resilient SRQ</a> <a href="#">Sarasota CDBG</a>	YES	YES
Sarasota County	<a href="#">Housing and Community Development</a>	NO	YES
City of Tampa	<a href="#">CDBG-DR Program</a> <a href="#">Hurricane Housing Recovery Program</a> <a href="#">Emergency Repair</a> <a href="#">Volusia County Helps</a>	YES	YES
Volusia County	<a href="#">Home Repair Program- City of Sarasota</a>	NO	YES
City of Sarasota	<a href="#">CDBG Grants and ESG</a>	NO	YES
City of Orlando	<a href="#">CDBG Entitlement Communities</a>	Review Websites	YES



## Lee County Insurance Deductible Assistance

<https://www.leegov.com/dcd/planning/ship>

For information for individuals in Lee County who may need assistance with insurance deductibles.

## Balance of State Resources

For anyone living in a non-entitlement communities and have disaster damage they can refer to the following websites for below for information on individual assistance.

Organization	Facebook
State Housing Initiatives Program (SHIP)	<a href="#">Florida Housing Finance Corporation</a>
State of Florida Disaster Recovery Program	<a href="#">Rebuild Florida</a>
List of other HUD funded programs for Florida	<a href="#">HOME, CoC, ESG, HOPWA</a>
MySafeFIHome	<a href="https://mysafehome.com/">https://mysafehome.com/</a>
Habitat for Humanity	<a href="https://www.habitat4humanity.org/hurricanerecovery/">https://www.habitat4humanity.org/hurricanerecovery/</a>

## Contractor Resources

Check the Florida Department of Business and Professional Regulation. This site allows for verification for any contractor license. <https://www2.myfloridalicense.com>.

## Small Business Emergency Bridge Loan (for business owners)

Florida Commerce has activated the Florida Small Business Emergency Bridge Loan Program, making \$50,000 available per eligible businesses impacted by Hurricane Milton. Florida small business owners in need of assistance are encouraged to visit [FloridaJobs.org/EBL](https://FloridaJobs.org/EBL) to apply for the Florida Small Business Emergency Bridge Loan Program.

## Tax Relief

- IRS Tax Relief – [Hurricane Milton](#)
- IRS Tax Relief - [Hurricane Helene](#)
- Tax Roll Relief Notice- [Hurricane Ian](#)



## Disaster Unemployment Assistance

Deadlines to apply by county are located here: [State of Florida Unemployment Disaster Assistance](#).

## Food and Nutrition Service (FNS) Benefits

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) provides food assistance for individuals and families impacted by Hurricane Helene and Hurricane Milton and who are not receiving food assistance through the regular Supplemental Nutrition Assistance Program (SNAP). In partnership with the U.S. Department of Agriculture, D-SNAP is implemented by the Florida Department of Children and Families (Department).

D-SNAP is being implemented in phases and by county. Pre-registration is required by all applicants. Applicants can then opt for a phone interview through the D-SNAP Call Center or visit a D-SNAP event for an on-site interview. Phone interviews are highly encouraged to help expedite service to eligible households. The Department will host in-person D-SNAP events for residents who cannot participate by phone. On-site interviews are not required if a phone interview is completed. Start application here: [D-SNAP](#).

## Disaster Mental Resources

The Florida Department of Children and Families launched the Family Support Line, which connects individuals and families who were impacted by disasters. **Family Support Line: 888-850-SWFL**