



FEMA

FEMA-4283-DR-FL Advisory

October 19, 2016

- If you have insurance and sustained damages from Hurricane Matthew, call your insurance company to file an insurance claim as soon as possible.
- National Flood Insurance Program (NFIP) policy holders must file a “Notice of Flood Loss” with their flood insurance company *promptly*. The form can be found here: <https://www.nfipservices.com/uploads/NoticeofLoss.pdf>
- All NFIP policyholders with a flood loss are also required to submit a “Proof of Loss” directly to the flood insurance company, within 60 days after the date of the flood loss. That form can be found here: <https://www.nfipservices.com/uploads/NoticeofLoss.pdf>.
- FEMA cannot duplicate assistance for losses that are covered by insurance. However, you may still be eligible for assistance from FEMA for losses not covered by insurance.

Applying for Assistance

- FEMA Individual Assistance (IA) has been approved for four counties in northeastern/central Florida: Flagler, Putnam, St. Johns and Volusia.
- This means that homeowners, renters and business owners in these counties may apply for federal disaster assistance for their uninsured or underinsured damages that were a result of the effects of Hurricane Matthew.
- There are three ways to apply:
 - o Online at disasterassistance.gov
 - o On the [FEMA Mobile App](#)
 - o Calling **800-621-3362 (621-FEMA)** between 7 a.m. and 10 p.m. Applicants who use 711 or Video Relay Service may also call **800-621-3362**. People who are deaf, hard of hearing or have a speech disability and a TTY may call **800-462-7585**. Multilingual operators are available (press 2 for Spanish).
- FEMA assistance will not make you whole again – it won’t cover all of your losses – but it can give you a helping hand to recover.
- If you have insurance and sustained damages, call your insurance company to file an insurance claim. FEMA cannot duplicate assistance for losses that are covered by insurance. However, you may still be eligible for assistance from FEMA for losses not covered by insurance.
- Second to insurance, SBA low-interest disaster loans are the primary source of federal assistance to rebuild disaster-damaged private property. SBA offers low-interest disaster loans to homeowners, renters, businesses of all sizes, and private nonprofit organizations.
- Joint damage assessments, with teams comprised of local, state and federal agencies, are ongoing. These teams continue to document damages to homes, businesses and public facilities in Northeast Florida to inform determinations for any additional federal disaster assistance that may be warranted.

- As of COB on Oct. 18, the National Flood Insurance Program (NFIP) had received **4,305 claims** and made advanced payments of more than **\$2.85 million** for Hurricane Matthew in the State of Florida.
- If you are still in need of shelter or have other emergency needs, call **2-1-1** for information.

Preliminary Damage Assessments

- FEMA continues to support its state and local partners in the response and recovery to Hurricane Matthew with teams on the ground in multiple counties today, quickly and thoroughly documenting damage to homes, businesses and public facilities, to inform determinations of any additional federal disaster assistance. To date, FEMA has been in Clay, Duval, Flagler, Indian River, Nassau, Palm Beach, Putnam, St Johns and Volusia counties.
- If they haven't done so already, Florida residents who sustained damage to their homes as a result of Hurricane Matthew should contact their insurance agent immediately to report the damage and then closely monitor the claims process after reporting the loss.
- **Individual Assistance (IA) Preliminary Damage Assessments** are taking place on Wednesday (Oct. 19) in **Seminole and Duval counties**.
- **Public Assistance (PA) Preliminary Damage Assessments** are scheduled for Wednesday (Oct. 19) in **St. Lucie, Brevard and Palm Beach counties**.
- PDA teams bring together local emergency management, the Florida Division of Emergency Management (FDEM), and Federal Emergency Management Agency (FEMA). They visit areas identified by the state to document the extent of damage caused by the hurricane.
- As of **COB Oct. 18**, a total of **13,817** households in counties designated for Hurricane Matthew had registered for state and federal aid.
- **Matthew Inspections as of COB Oct. 18, 2016:**
 - **343** inspectors in the field. Their work – assessing damaged property – helps survivors who have registered for assistance start the recovery process.
 - **6,506** inspection orders have been issued.
- **Individual Assistance as of COB Oct. 18, 2016**
 - (Only if asked) Total approved: more than **\$46,000**
 - Housing Assistance: more than **\$44,000**
 - Other Needs Assistance: more than **\$1,800**
 - Registering with any other agency **does not** register a survivor with FEMA.

Debris Removal

- Individual property owners are responsible for debris removal from their private property unless otherwise requested by the state and approved by FEMA.
- Your local government will provide information on curbside pickup and disposal. FEMA reimburses local governments for eligible curbside storm-generated debris removal.
- Separation of debris left at curbside is highly recommended. Examples include: vegetative, electronic goods, hazardous household waste and white goods (refrigerators, washing machines, etc.).

Clean Up Tips

- As recovery continues this in areas affected by Hurricane Matthew, continue your clean up.
- Please keep in mind the following tips to ensure safe and efficient clean-up:
 - Take photos of any floodwater and damaged items in your home, and keep repair receipts.
 - Call your insurance agent and file a claim.
 - Wear protective gear when using mold-cleaning chemicals or cleaning up.
 - Make sure contractors hired to make repairs are licensed and carry general liability insurance, workers' compensation and are bonded.
 - FEMA does not recommend or endorse any contractors.

- Anyone who suspects fraud should call FEMA’s Disaster Fraud Hotline at **866-720-5721**, or the Florida Attorney General’s fraud and price gouging hotline at **866-966-7226**.
- The National Association of Insurance Commissioners has developed a free smartphone app for taking inventory and documenting damage in homes after a disaster. “myHome Scr.APP.book” for iPhone or Android is available at www.insureuonline.org/insureu_special_disaster.htm.

Declaration Timeline

- Oct. 6 – President Obama issued an emergency declaration for 28 counties in Florida in anticipation of Hurricane Matthew’s impact, authorizing FEMA to provide direct support the state in its efforts to prepare for, and to respond to, the incident. This assistance was for the counties of Baker, Brevard, Broward, Citrus, Clay, Duval, Flagler, Glades, Hendry, Hernando, Highlands, Indian River, Lake, Marion, Martin, Miami-Dade, Monroe, Nassau, Okeechobee, Orange, Osceola, Palm Beach, Polk, Putnam, Seminole, St. Johns, St. Lucie, and Volusia.
- Oct. 8 – The president issued a major disaster declaration for Hurricane Matthew in the State of Florida which covers Public Assistance (Categories A and B) in eight counties: Brevard, Duval, Flagler, Indian River, Nassau, St. Johns, St. Lucie and Volusia. Individual Assistance (IA) for Florida counties is still under review pending further assessments.
- Oct. 17 – Four counties were designated for Individual Assistance – Flagler, Putnam, St. Johns and Volusia.

Business

- The established social media hashtag for Florida **businesses** after Matthew is: #FLOpen4Biz - @FLSERT.

Hazard Mitigation Grant Program

- All areas in the State of Florida are eligible to apply for assistance under the Hazard Mitigation Grant Program.

USACE

- The U.S. Army Corps of Engineers is providing technical support related to debris and coastal beach erosion in areas affected by Hurricane Matthew.

How You Can Help

- Interested in supporting those impacted by Hurricane Matthew? Here is what you can do:
- Cash: Financial support to established relief organizations is always the most immediate, useful and versatile way to give. Financial assistance allows relief organizations to meet urgent needs quickly. Click here to give to the Florida Disaster Fund – <https://www.volunteerflorida.org/donatefdf/>
- Connect: Volunteers are a critical part of a well-coordinated and well-resourced humanitarian response, but potential volunteers should confirm that they are needed before traveling to impacted areas – do not self-deploy. To see a list of established disaster relief organizations click on the “Partner Agencies” tab at www.volunteerflorida.org/emergency-management.