

Hurricane Michael Disaster Information (Florida)

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Survivor Resources Graphic



Survivor resources

 **FEMA** 

 Shelters Locate an open emergency shelter near you: Text SHELTER and your ZIP CODE to 43362	 1-800-342-3557 State Assistance Information Line Or visit: floridadisaster.org/info	 DisasterAssistance.gov Check eligibility for disaster assistance programs available in your area. 800-621-3362 TTY: 800-462-7585
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Applying for Assistance



Homeowners, renters and business owners who have uninsured and underinsured losses as a result of Hurricane Michael in **Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Leon, Liberty, Taylor, Wakulla** and **Washington** counties may now apply for disaster assistance.

If you have a homeowner's or flood insurance policy, file your insurance claim immediately before applying for disaster assistance. Get the process started quickly. The faster you file, the faster your recovery can begin.

If you cannot return to your home, or you are unable to live in your home because of disaster damage, visit [DisasterAssistance.gov](https://www.DisasterAssistance.gov), or call **800-621-3362 (800-462-7585 TTY)** (Multilingual operators are available, press 2 for Spanish) to determine if state, voluntary, and local organizations are in your community to address your immediate needs.

The toll-free numbers are open from 7 a.m. to 10 p.m. ET, seven days a week.

If you are in one of the designated counties, you will need the following to apply for assistance:

- Social Security Number;
- Daytime telephone number;

- Current mailing address and address and zip code of the damaged property; and
- Insurance information, if available.

After registering with FEMA, a survivor may be contacted by a FEMA-contracted housing inspector to schedule an inspection to verify disaster-related damage. The inspection generally takes about 20-40 minutes. The inspector will want to see the damaged areas of the home and any damaged furniture and personal property. There is no fee for the inspection.

If the home was found to be inaccessible at the time of inspection, the applicant is required to let FEMA know when the home is accessible and request a new inspection. To update the status of an uninhabitable dwelling applicants should call the disaster assistance Helpline at **800-621-3362**. Once the status of the home is updated and the survivor has requested a new inspection, a FEMA-contracted inspector will contact the applicant to schedule the inspection.

On the day of the inspection, applicants should ask the inspector to show a FEMA photo ID badge. If an inspector refuses to show FEMA photo identification, do not allow the inspection. Disasters often bring out scam artists who prey on the needs of disaster survivors.

- Someone 18 years of age or older must be present during the inspection. The inspector will also ask to see:
 - Photo identification;
 - Proof of ownership/occupancy of damaged residence (tax bill, mortgage payment book, rental agreement or utility bill);
 - Insurance documents (homeowner's or renter's insurance and/or an auto insurance policy summary);
 - List of people living in the residence at the time of disaster; and
 - All disaster-related damages to both real and personal property.

Once the inspection process is complete, FEMA will review the case and send a letter to the applicant outlining a decision.

If an applicant is eligible for a disaster assistance, FEMA will send funds via check by mail or direct deposit into the survivor's bank account. If a survivor receives money for rental assistance, the survivor must keep documentation and receipts of payments made and have a written landlord/tenant agreement for the time frame for which assistance is provided.

If an applicant is not eligible for disaster assistance, FEMA will send a letter explaining why the applicant was determined ineligible. The applicant should ***read this letter carefully***. Many times ineligibility is due to FEMA not having important information, such as an insurance settlement letter, proof of ownership or proof of occupancy. Applicants have 60 days to appeal a FEMA decision. The appeal process is detailed in the letter.

After registering for disaster assistance, survivors may be asked to fill out a low-interest disaster loan application with the U.S. Small Business Administration (SBA). The SBA offers low-interest disaster loans for businesses and nonprofit organizations of all sizes, homeowners and renters. Completing a home loan application makes it possible to be considered for additional assistance. Applicants do not have to accept the loan if they qualify.

SBA applicants may apply online at DisasterLoan.sba.gov SBA.gov/disaster. Information about low-interest SBA disaster loans and application forms are available online at or by calling **800-659-2955** (TTY users call **800-877-8339**) or via email to DisasterCustomerService@sba.gov. Call SBA at **800-659-2955** to have an application mailed to you.

FEMA assistance may include help to pay for: temporary housing, emergency home repairs and rental assistance; medical, dental and funeral expenses; essential personal property; or miscellaneous immediate need items.

The Federal Emergency Management Agency is unable to duplicate insurance payments. However, those without insurance or those who may be underinsured may still receive help after their insurance claims have been settled.

Operation Blue Roof

Homeowners in these **12 counties** that sustained roof damage from Hurricane Michael may be eligible for temporary repairs under Operation Blue Roof:

- **Bay**
- **Calhoun**
- **Franklin**
- **Gadsden**
- **Gulf**
- **Holmes**
- **Jackson**
- **Leon**
- **Liberty**
- **Taylor**
- **Wakulla**
- **Washington**

To apply, homeowners must complete a **right-of-entry (ROE) form** to allow the U.S. Army Corps of Engineers and its contractors to access the property.

- Apply online at www.usace.army.mil/bluerroof or in person at ROE collection centers

ROE centers have been established at the following locations:

- First Baptist Church - Port St Joe, 102 3rd Street, Port St Joe, FL 32456
- Dollar General, 17932 FL-71, Blountstown, FL 32424
- Tractor Supply, 2899 FL-71, Marianna, FL 32446

The centers will be open Sunday Oct. 21 from noon to 6 p.m. and resume regular hours, 8 a.m. to 6 p.m., Monday Oct. 22, until further notice.

ROE centers are also located in Bay County at:

- Panama City Square, 523 W 23rd Street, Panama City, FL 32405

- Walmart, 15495 Panama City Beach Parkway, Panama City Beach, FL 32413

- Walmart, 2101 S FL-77, Lynn Haven, FL 32444

These locations are open 8 a.m. to 6 p.m., CDT, seven days a week, until further notice. ROE locations may change regularly. Additional locations may be added as necessary.

For the most current information, please visit the USACE Blue Roof website at www.usace.army.mil/BlueRoof or call **1-888-ROOF-BLU** (1-888-766-3258).

Disaster Recovery Centers

NOTE: FEMA has Mobile Registration Intake Centers (MRICs) serving survivors until long-term Disaster Recovery Centers open. In-person help is available from FEMA, Small Business Administration (SBA), and State Disaster Case Managers. These centers are temporary locations and open daily from 8 a.m. – 7 p.m. local time until further notice.

[An up-to-date list of locations is available here.](#)

[A map of MRICs is available here.](#)

Disaster Recovery Centers offer in-person support to help Florida residents through the disaster assistance process following Hurricane Michael.

Representatives from the State of Florida, the Federal Emergency Management Agency (FEMA) and the U.S. Small Business Administration (SBA) are at the centers to answer questions about disaster assistance and low-interest disaster loans for homeowners, renters and businesses. They can also help survivors apply for federal disaster assistance. The centers are located at the following locations:

**Franklin County
Carrabelle Public Library
311 St. James Ave.**

Carrabelle, FL 32322
Sunday through Saturday, 8am to 7pm local time

Gadsden County
(Old) Gretna Elementary School
706 Martin Luther King Blvd.
Gretna, FL 32332
Sunday through Saturday, 8am to 7pm local time

Holmes County
AG Center
1173 E Hwy 90
Bonifay, FL 32425
Sunday through Saturday, 8am to 7pm local time

Jackson County
University
Extension Office
2737 Penn Ave.
Marianna, FL 32448
Sunday through Saturday, 8am to 7pm local time

Leon County
LeRoy Collins Main Library
200 W. Park Ave.
Tallahassee, FL 32301
Sunday through Saturday, 8am to 7pm local time

Liberty County
Veterans Memorial Park
10405 NW Theo Jacobs Way
Bristol, FL 32321
Sunday through Saturday, 8am to 7pm local time

**Wakulla County
Community One Stop
318 Shadeville Highway
Crawfordville, FL 32327**

Sunday through Saturday, 8am to 7pm local time

**Washington County
AG Center
1424 W. Jackson Avenue
Chipley, FL 32428**

Sunday through Saturday, 8am to 7pm local time

What to Expect After Registering For Assistance



After registering for disaster assistance, a survivor may be contacted by a housing inspector to schedule an inspection. The inspection generally takes about 20-40 minutes. The inspector will want to see the damaged areas of the home and any damaged furniture and personal property. There is no fee for the inspection.

Housing inspectors always wear a FEMA badge and will not ask you for your unique 9-digit registration number. They will already have it on file.

If the home was found to be inaccessible at the time of inspection, the applicant is required to let FEMA know when the home is accessible and request a new inspection. To update the status of an uninhabitable dwelling, applicants should call the disaster assistance helpline at **800-621-3362**.

Someone 18 years of age or older must be present during the inspection. The inspector will also ask to see:

- Photo identification;
- Proof of ownership/occupancy of damaged residence (tax bill, mortgage payment book, rental agreement or utility bill);
- Insurance documents (homeowner's or renter's insurance and/or an auto insurance policy summary);
- List of people living in the residence at the time of disaster; and
- All disaster-related damages to both real and personal property.

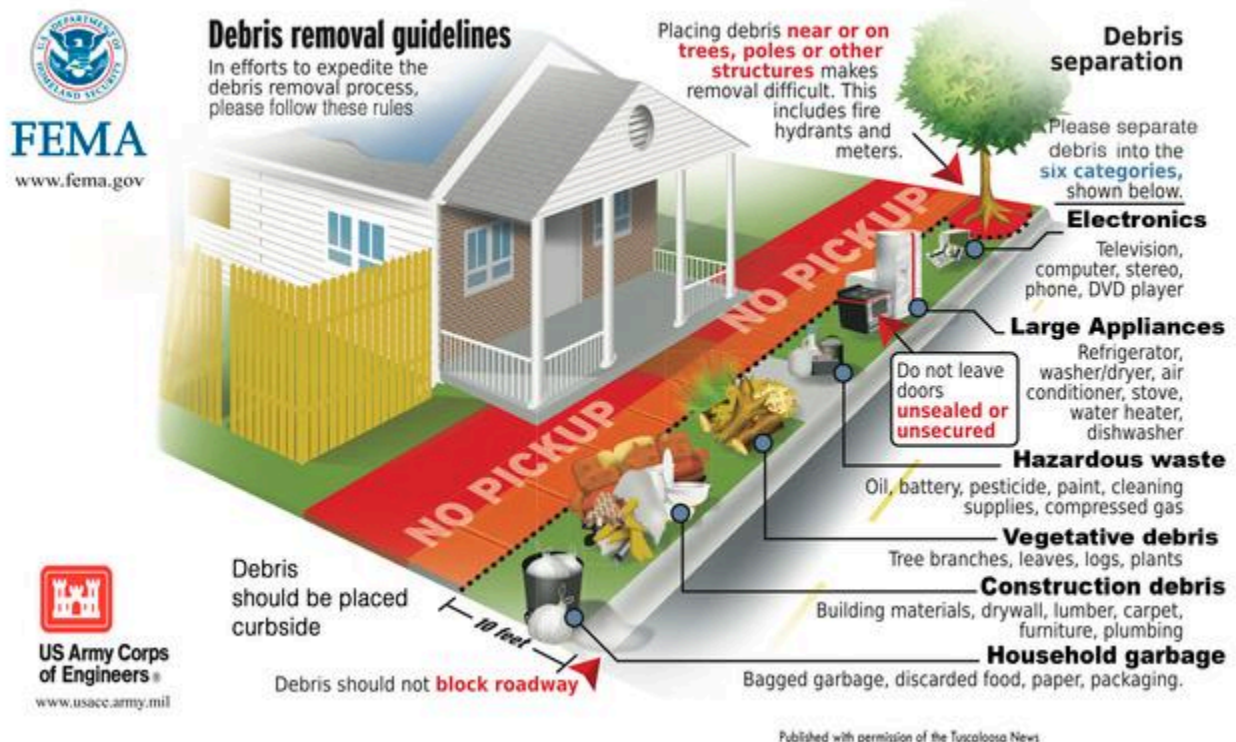
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read this letter carefully. Many times ineligibility is due to FEMA not having important information, such as an insurance settlement letter, proof of ownership or proof of occupancy. Applicants have 60 days to appeal a FEMA decision. The appeal process is detailed in the letter.

Cleaning Up After a Disaster



Below are a few simple guidelines to follow that will make the clean-up and salvage process safer and easier:

Returning Home

- Always wear protective clothing including long-sleeved shirts, long pants, rubber or plastic gloves and waterproof boots or shoes.
- Before entering your home, look outside for damaged power lines, gas lines and other exterior damage.
- Take photos of your damage before you begin clean up and save repair receipts.

- Your home may be contaminated with mold, which raises the health risk for those with asthma, allergies and breathing conditions.
 - For more info on mold, refer to the [Center for Disease Control](#)
- Open doors and windows so your house can air out before spending any length of time inside.
- Turn off main electrical power and water systems and don't use gas appliances until a professional can ensure they are safe.
- Check all ceilings and floors for signs of sagging or other potentially dangerous structural damage.
- Throw out *all* foods, beverages and medicines exposed to flood waters or mud including canned goods and containers with food or liquid.
- Also, throw out any items that absorb water and cannot be cleaned or disinfected (mattresses, carpeting, stuffed animals, etc.).
- Beware of snakes, insects, and other animals that may be on your property or in your home.

Accessible Information Videos, Available in American Sign Language and Foreign Languages

- Apply for Disaster Assistance - [Registering for Disaster Assistance](#)
- What To Expect After Registering - [After You Register/Home Inspections](#)
- Beware of Fraud and Scams - [Beware of Scam Artists](#)
- Understanding Your FEMA Letter - [Understanding Your FEMA Letter](#)
- Disaster Unemployment Assistance - [Disaster Unemployment Assistance](#)
- Complete and Return Your SBA Disaster Loan Application - [Reasons to Apply for an SBA Loan](#)

How to Help

An infographic with a light blue background. On the left, the title 'HOW TO HELP AFTER A DISASTER' is written in bold, dark blue, sans-serif font. Below the title, the text 'The best way to help is with CASH DONATIONS to TRUSTED ORGANIZATIONS.' is written in a smaller, dark blue, sans-serif font. To the right of this text is an illustration of a hand holding a large, bright pink heart. Below the hand and heart, there are three bullet points in a dark blue, sans-serif font. In the bottom right corner of the infographic, there is the FEMA logo, which consists of a circular seal with an eagle and the word 'FEMA' next to it.

**HOW TO HELP
AFTER A DISASTER**

The best way to help is with
**CASH DONATIONS to
TRUSTED ORGANIZATIONS.**

- Cash is efficient, flexible to use, and requires no packaging or transport.
- Trusted organizations will ensure your money goes to help those in need.
- FEMA does not transport donations, please work with a trusted organization.

 FEMA

- When disaster strikes, every little bit helps. To make the most of your contributions, please follow our guidelines to learn the most effective and safest ways to donate cash, goods, or time following a disaster.
- Cash is best. Financial contributions to recognized disaster relief organizations are the fastest, most flexible, and most effective method of donating. Organizations on the ground know what items and quantities are needed, often buy in bulk with discounts and, if possible, purchase through area businesses which supports economic recovery.
- Confirm donations needed. Critical needs change rapidly – confirm needed items BEFORE collecting; pack and label carefully; confirm delivery locations; arrange transportation. Unsolicited goods NOT needed burden local organizations' ability to meet survivors' confirmed needs, drawing away valuable volunteer labor, transportation, and warehouse space.
- Connect to volunteer. Trusted organizations operating in the affected area know where volunteers are needed, and can ensure appropriate volunteer

safety, training, and housing.

Helpful Links & Social Media Accounts

- [Hurricane Michael Rumor Control Page](#)
- [FEMA Hurricane Florence Disaster Page - FL](#)
- [Florida Department of Emergency Management \(FDEM\) Disaster Resource Page](#)
- [FDEM Facebook](#)
- [FDEM Twitter](#)
- [FEMA Region IV Twitter](#)
- [FEMA Facebook](#)