

Hurricane Ian Relief Resources

Emergency Food & Water Resources

The following Points of Distribution have been open and distributing food, water, and ice to impacted residents.

Collier County Emergency Management
8075 Lely Cultural Pkwy
Naples, FL 34113

Sugden Regional Park
4284 Avalon Dr.
Naples, FL 34112

Everglades City Administrative Office
102 Copeland Ave.
Everglades City, FL 34139

Barron Collier High School
5600 Cougar Dr.
Naples, FL 34109

Free Breakfast and Lunch

Free breakfast AND lunch will be available to ALL students at Collier County Public Schools through October 31, 2022. Existing lunch account balances will not be charged during this period unless your child purchases a-la-carte (snack) items.

SBA Business Recovery Center

Collier County at The Naples Players located at 701 5th Avenue South, Naples, FL 34102.
Opening on Thursday, October 6 at 11 am – 5 pm.

Hours:

Mondays from 9 am – 4:30 pm

Tuesday – Sunday from 9 am – 5 pm

Disaster Distress Helpline

SAMHSA's Disaster Distress Helpline provides 24/7, 365-day-a-year crisis counseling and support to people experiencing emotional distress related to natural or human-caused disasters.

Call or Text

From the United States and its territories, call or text [1-800-985-5990](tel:1-800-985-5990) to connect with a trained crisis counselor, 24/7. **Spanish-speakers can call the hotline and press “2”** for 24/7 bilingual support.

Disaster Legal Services

Disaster Legal Services (DLS) provides free legal help to low-income disaster survivors. If you're not able to get adequate legal services for your disaster-related needs, DLS may be able to help. **Please call 1-866-550-2929.**

FEMA provides this service through an agreement with the Young Lawyers Division of the American Bar Association (ABA). DLS may only provide advice and assist with cases that will not generate a fee. For cases that may generate a fee, the ABA may refer you to a local lawyer referral service.

DLS may help with –

- Insurance claims for medical bills, loss of property, and loss of life.
- New wills, powers of attorney, and other legal papers lost during the disaster.
- Home repair contracts and contractors.
- Problems with landlords.
- Proof of home ownership.
- FEMA appeals.

DLS attorneys are not FEMA employees. The services they provide are confidential and they do not share information with FEMA.

Crisis Cleanup

Crisis Cleanup opened a Home Cleanup Hotline for Hurricane Ian. They anticipate that most volunteer groups will work through Friday, October 28, 2022. Survivors needing assistance can call 800-451-1954.

Disaster Unemployment Assistance (DUA) is available to Florida businesses and residents in FEMA disaster-declared counties whose employment or self-employment was lost or interrupted as a direct result of Hurricane Ian

To file a claim, you can go [here](#), visit a local CareerSource Career Center, or call 1-800-385-3920. For DUA claims information, call 1-833-FL-APPLY (1-833-352-7759) to speak with a representative.

Individuals must file for state re-employment Assistance benefits before filing for DUA. During the application, claimants should indicate they have been impacted by the disaster. Claimants who are determined ineligible or exhausted re-employment assistance benefits will be automatically prompted to file a DUA application if they indicated on their re-employment Assistance application that the disaster affected their employment.

DUA is available for weeks of unemployment beginning September 25 until April 1, 2023, as long as the individual's unemployment continues to be a direct result of the disaster. The deadline to submit a claim for DUA benefits is December 30.

Collier Cares app

The Collier Cares app and website has resource information as well under the menu option “More Resources” then “Hurricane Resources.” Here is a direct link to this page: <https://colliercares.org/cc/page/hurricane-resources>

DR-4673-FL Hurricane Ian

As of September 29, 2022, a Major Declaration (DR-4673-FL) was approved for Florida for the impacts of Hurricane Ian. The last filing date with FEMA is November 28, 2022.

Designations and types of assistance:

- **Individual Assistance:** Charlotte, Collier, DeSoto, Hardee, Hillsborough, Lee, Manatee, Pinellas, and Sarasota Counties.
- **Public Assistance:** Charlotte, Collier, DeSoto, Hardee, Hillsborough, Lee, Manatee, Pinellas, and Sarasota Counties for debris removal (Category A). All 67 counties, the Miccosukee Tribe of Indians of Florida, and the Seminole Tribe of Florida for emergency protective measures (Category B), including direct federal assistance.
- **Debris Removal and Emergency Protective Measures:** For a period of 30 days from the start of the incident period, FEMA is authorized to provide federal funding for debris removal and emergency protective measures (Categories A and B), including direct federal assistance, at 100 percent of the total eligible costs.
 - o Hazard Mitigation: All municipalities are eligible to apply for assistance under the Hazard Mitigation Grant Program.

FEMA may provide funding for temporary housing options – rental properties, hotel rooms, and temporary mobile housing units can provide additional options for housing survivors beyond centralized shelter locations.

Individuals and Households Program (Intermediate - Long-Term)

Federal direct payment, reimbursement, direct housing assistance, and rental assistance to affected eligible survivors for up to 18 months from the date of the disaster. Applicants must apply for assistance within 60 days of the disaster declaration.

How to Apply for FEMA Assistance After Hurricane Ian

ATLANTA – Florida homeowners and renters in Charlotte, Collier, DeSoto, Hardee, Hillsborough, Lee, Manatee, Pinellas and Sarasota counties who were affected by Hurricane Ian may apply for FEMA disaster assistance.

Survivors can apply for disaster assistance at www.disasterassistance.gov, by calling 800-621-3362 from 7 a.m. to 11 p.m. Eastern Time, or by using the FEMA mobile app. If you use a relay service such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.

When you apply for assistance, have the following information ready:

- A current phone number where you can be contacted
- Your address at the time of the disaster and the address where you are now staying
- Your Social Security number
- A general list of damage and losses
- Banking information if you choose direct deposit
- If insured, the policy number or the agent and/or the company name

Survivors may be eligible to receive assistance for uninsured and underinsured damage and losses resulting from Hurricane Ian. If you have homeowners, renters or flood insurance, you should file a claim as soon as possible. FEMA cannot duplicate benefits for losses covered by insurance. If your policy does not cover all your disaster expenses, you may be eligible for federal assistance.

Take photos to document damage and begin cleanup and repairs to prevent further damage. Remember to keep receipts from all purchases related to the cleanup and repair.

Disaster assistance may include financial help with temporary lodging and home repairs, as well as other disaster-related expenses.

Tips/Lessons learned from Hurricane Irma. Please consider when applying for FEMA

- 1. FEMA disaster assistance applications will be accepted for 60 days from the disaster declaration date.**
2. Apply for FEMA even if insured
3. FEMA question, “are you willing to relocate” answer yes
4. Only one application per household for FEMA. No multiple applications under the same address but different names
5. Undocumented apply with children’s social. The parent or guardian of a minor child who is a U. S. Citizen, non-citizen national, or a qualified alien applies for assistance on behalf of the child, as long as they live in the same household. The parent or legal guardian must register as the co-applicant, and the minor child must be under the age of 18 at the time the disaster occurred.
6. Do not apply for local rental assistance until exhausted FEMA rental assistance.
7. Mobile home owners must put owner, even if they rent the lot, to receive repairs funds
8. Make sure to take before and after pictures for insurance of personal property
9. Email insurance to inform of the damages to the home even before you can get the insurance company on the phone
10. Keep appealing if denied
11. Keep receipts for hotel stay
12. Do not duplicate benefits.
13. Pack your patience
14. Take a picture of the food in the refrigerator for insurance
15. FEMA application must be the primary residence

A special thank you to the Disaster Case Management Team for sharing the above-referenced tips/lessons learned from Hurricane Irma.

Should you wish to support our disaster efforts, please know financial contributions are the best way to help during a disaster. A cash donation allows us to purchase exactly what disaster survivors need. Monetary contributions are easy to get to the disaster area and supplies can almost always be purchased locally at the disaster site and provide savings in multiple ways.

Money used to purchase needed items locally can support local and state economies, helping local businesses and workers who have suffered losses in the wake of Hurricane Ian.

Donations may be made:

Mail: Mail checks to The Salvation Army, P.O. BOX 1959, Atlanta, GA 30301 Please designate Disaster Relief - Hurricane Ian on all checks.

Online: helpsalvationarmy.org

Phone: 1-800-SAL-ARMY Text-To-Donate: Text STORM to 51555 to make a donation to help disaster relief efforts.

FEMA Individual Assistance Programs Overview

FEMA has many different types of housing assistance that it can employ, depending on the disaster-caused housing needs of affected individuals and households. Options may include Financial Housing Assistance (i.e., a grant of money) and/or Direct Housing Assistance (i.e., a place to live temporarily).

Financial Housing Assistance

Financial Housing Assistance is grant funding provided by FEMA directly to the eligible individual or household.⁴² Home Repair and Home Replacement Assistance are subject to the limit on the maximum amount of financial assistance an individual or household is eligible to receive.

- **Lodging Expense Reimbursement (LER)** provides eligible individuals with funding for out-of-pocket short-term lodging costs and taxes when the applicant is displaced from their primary residence because an emergency or major disaster rendered it uninhabitable or inaccessible.
- **Rental Assistance (including Initial Rental Assistance and Continued Temporary Housing Assistance)** provides eligible individuals with funding to rent alternate housing accommodations, including funding for rent, essential utilities, and a security deposit, while the applicant is displaced from their primary residence because it is uninhabitable, inaccessible, affected by a utility outage, or unavailable.⁴⁵ There are two types of Rental Assistance:
 - **Initial Rental Assistance** allows FEMA to provide up to two months of assistance.
 - **Continued Temporary Housing Assistance** allows FEMA to provide assistance for up to 18 months or until the end of the 18-month period of assistance, whichever comes first (this includes the period of time during which Initial Rental Assistance was provided), plus a security deposit. The period of assistance may be extended at the written request of the affected state, territory, or Indian tribal government.
- **Home Repair Assistance** provides funding to eligible homeowners to repair an owner-occupied primary residence, utilities, and residential infrastructure (e.g., privately-owned access routes) to make the disaster survivors' home "safe, sanitary, or functional." Home Repair Assistance may also provide funding for selected mitigation measures that make the housing more resilient.
- **Home Replacement Assistance** provides funding to eligible homeowners to help replace a disaster-destroyed owner-occupied primary residence. The funding can be applied toward the purchase of a new permanent residence that exceeds the maximum award amount.

Other Needs Assistance Other Needs Assistance (ONA) provides eligible individuals with a grant of financial assistance for their other disaster-related necessary expenses and serious needs,

and includes the subcategories of SBA-Dependent ONA and Non-SBA-Dependent ONA (“SBA” refers to the Small Business Administration). There are several limitations on the amount of ONA an individual or household is eligible to receive. Applicants may receive up to the maximum amount of financial assistance for ONA.

SBA-Dependent ONA

FEMA and the Small Business Administration (SBA) collaborate to determine an applicant’s eligibility for some forms of ONA.⁶⁴ This is because IHP assistance for Personal Property Assistance, Transportation Assistance, and Group Flood Insurance Policy assistance—the three forms of SBA-Dependent ONA—are forms of assistance that may also be addressed by an SBA disaster loan. To avoid the statutory prohibition on duplicative assistance,⁶⁵ FEMA refers IHP applicants who meet the SBA’s minimum income test to first apply for a low-interest SBA disaster loan before they are eligible to receive SBA-Dependent ONA through the IHP.⁶⁶ If the applicant does not qualify for an SBA disaster loan or their SBA disaster loan amount is insufficient to meet their disaster-caused expenses or serious needs, then they can be referred back to FEMA for consideration for IHP assistance—specifically for SBA-Dependent ONA.

- **Personal Property Assistance** provides funding to eligible individuals to repair or replace eligible personal property items damaged or destroyed as a result of a declared emergency or major disaster. ⁶⁸ Assistance may be provided for ONA[1]eligible personal property items set by the affected state/territory/tribe in its “ONA Administrative Option Selection Form.”
 - **Transportation Assistance** provides funding to eligible individuals to repair or replace a vehicle damaged by a declared emergency or major disaster, up to the maximum award amount set by the affected state/territory/tribe in its “ONA Administrative Option Selection Form.”
 - **Group Flood Insurance Policy** enables FEMA or the state, territory, or Indian tribal government to directly purchase a policy on an applicant’s behalf if the applicant is required to purchase and maintain flood insurance, but could not otherwise purchase a policy. The premium for a three-year certificate of coverage costs \$2,400, and it covers real and personal property equaling the maximum amount of financial assistance available for both Housing Assistance and ONA. Upon the group policy’s expiration, the applicant must purchase and maintain their own flood insurance; failure to do so may affect future IHP eligibility.⁷⁴
- Non-SBA-Dependent ONA The forms of Non-SBA-Dependent ONA may be awarded regardless of the individual or household’s SBA disaster loan status.

Non-SBA-Dependent ONA

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- **Funeral Assistance** provides funding to assist eligible individuals with eligible funeral expenses related to a death that is directly or indirectly attributable to a declared emergency or major disaster, up to the maximum award amount set by the affected state/territory/tribe in its “ONA Administrative Option Selection Form.”
- **Medical and Dental Assistance** provides funding to assist eligible individuals with eligible medical and dental expenses incurred as a direct result of a declared emergency or major disaster.
- **Child Care Assistance** provides funding to assist eligible individuals with a disaster-caused increased financial burden for childcare for children aged 13 and under and/or children up to age 21 who have a disability and need assistance with activities of daily living. Assistance is

provided for up to eight cumulative weeks of childcare and eligible expenses or the maximum award amount set by the affected state/territory/tribe in its “ONA Administrative Option Selection Form,” whichever is less.

- **Moving and Storage Assistance** provides funding to eligible individuals to relocate and store essential personal property while repairs are made to the applicant’s primary residence, and then return the property to the repaired primary residence.
- **Miscellaneous Expenses** provides funding to reimburse eligible individuals for eligible items purchased or rented after a disaster to assist with their recovery. Assistance may be provided for ONA-eligible miscellaneous items set by the affected state/territory/tribe in its “ONA Administrative Option Selection Form.”
- **Critical Needs Assistance (sometimes referred to as “Immediate Needs Assistance”)** is provided to eligible individuals in the form of a one-time payment that is limited to \$700 per eligible household when applicants are displaced from their pre-disaster primary residence or need to shelter elsewhere as a result of a declared emergency or major disaster.
- **Clean and Sanitize Assistance (previously “Clean and Removal Assistance”)** is provided to eligible individuals in the form of a one-time payment limited to \$300 to “ensure minimal damage to the home is addressed in order to prevent additional losses and potential health and safety concerns

DCF Waiting on Approval of Disaster SNAP Benefits for Families

TALLAHASSEE, Fla. – The Department of Children and Families (DCF) has submitted a request to the United States Department of Agriculture (USDA) asking for approval of Disaster-SNAP (D-SNAP) benefits. D-SNAP helps families who suffered losses or damage during a natural disaster by providing nutrition assistance.

At this time, **DCF has not received approval from the federal government** on our request. **Any information announcing D-SNAP dates or locations is incorrect.**

Information, when available will be posted on the Department’s website at www.myflfamilies.com/hurricaneian.

It is a pleasure to provide local, statewide and national resources.

Business Response & Recovery Programs: State

Florida Short Time Compensation for Employers Program

Description: Short-Time Compensation (STC) is a temporary alternative work style that will assist employers in keeping their workforce intact. The program permits prorated unemployment compensation benefits to employees whose work hours and earnings are reduced as part of an STC plan to avoid the total layoff of some employees. Phone: (850) 921-3253 – Website: www.floridajobs.org

Florida Disaster Unemployment Assistance

Description: Unemployment benefits for individuals unemployed as a result of the disaster that are not covered by regular state or private unemployment insurance. Applicants have 30 days to file after the disaster is announced. Phone: (800) 204-2418 – Website: www.fluidnow.com

Florida Small Business Resource Network

Description: The Small Business Continuity Services Resource Network (SBCSRN) is a database of Florida professionals identified to fill niche areas for recovery technical assistance in support of small businesses and the Florida economy. Phone: (904) 620-2489 – Website: www.sbrn.org

Florida Department of Agriculture and Consumer Services

Description: License, insurance, and consumer complaint information on building contractors
Phone: (800) 435-7352 – Website: www.freshfromflorida.com

Florida Department of Environmental Protection

Description: An order can be given to reduce regulatory processes and provide flexibility for restoring services quickly during a disaster. Phone: (850) 245-2118
– Website: www.floridadep.org

Florida Department of Insurance

Description: Small Business Insurance information assistance Phone: (850) 922-3132
– Website: www.myfloridacfo.com

Florida Emergency Network Secure Site

Description: Log in for State agencies, EOC offices, City, and County to order supplies during a declared emergency. Website: www.dms.myflorida.com

The Florida Emergency Supplier Network (Vendors)

Description: Identify and group needed commodities and services by type and/or distribution channel, based on experience. Coordinate suppliers of emergency commodities and services for membership in the FESN. Also collect and organize the information and make it accessible to government buyers during emergency operations. Website: www.dms.myflorida.com

The Florida Emergency Purchasing Network (Volunteers)

Description: Coordinates purchasing volunteer efforts during declared emergencies, organizes the delivery of specialized training through the Division of Emergency Management. Also collects and organize the FEPN information and make it accessible to emergency logistics officials requiring procurement assistance during emergency operations.
Website: www.dms.myflorida.com/business_operations

Florida Department of Revenue

Description: The Florida Department of Revenue will waive penalties and interest during the period of emergency for impacted taxpayers who are unable to file returns and/or make payment of taxes on time. Phone: (800) 352-3671 – Website: ritx-fl-sales.bswa.net

Visit Florida

Description: Visit Florida adopted complimentary Cover Your Event (CYE) Insurance. This supplemental insurance cover any costs directly related to re-booking a meeting should it be

displaced due to a named hurricane/disaster. CYE ensures that you can plan your meeting with confidence and take full advantage of Florida's unsurpassed venues any time of year, while benefiting from those outstanding summer and fall values. Phone: (850) 205-3800 – Website: www.visitflorida.org

Business Response & Recovery Programs: Federal

FEMA

Description: Disaster victims can obtain additional information and apply for disaster assistance through FEMA in various ways. A toll-free number has been established by FEMA for disaster victims to apply for certain types of disaster programs and obtain information about others. You can obtain information by calling. Phone: (800) 621-FEMA (3362) – Website: www.fema.gov

FEMA has created a new webpage that will provide frequent updates on impacts from Hurricane Ian- <https://www.fema.gov/disaster/hurricane-ian>. This page has both overall and state-specific information and resources related rumors and scams.

SBA (U.S. Small Business Administration)

Description: Small businesses and small agricultural cooperatives suffering a substantial economic injury may be eligible for an economic injury disaster loan of up to \$1.5 million to meet necessary financial obligations – Bills the company would have paid if the disaster had not occurred. Phone: (800) 659-2955 – Website: www.sba.gov/funding-programs/disaster-assistance

Physical Disaster Loans

SBA (U.S. Small Business Administration) Description: Businesses of all sizes may apply for a Physical Disaster Loan of up to 1.5 million to repair or replace damaged real estate, equipment, inventory and fixtures. These loans will cover uninsured or under-insured losses. Phone: (800) 659-2955 – Website: www.sba.gov

IRS Excise Tax

Description: IRS will waive tax penalties on disasters on a case-by-case basis. Phone: (800) 829-1040 – Website: www.irs.gov/businesses

IRS: Hurricane Ian victims in the Carolinas qualify for tax relief; Oct. 17 deadline, other dates extended to Feb. 15

WASHINGTON — Hurricane Ian victims throughout both North Carolina and South Carolina now have until Feb. 15, 2023, to file various federal individual and business tax returns and make tax payments, the Internal Revenue Service announced today. This is similar to relief announced last week for Ian victims in Florida.

The IRS is offering relief to any area designated by the Federal Emergency Management Agency ([FEMA](http://www.fema.gov)). This means that individuals and households that reside or have a business anywhere in

both the Carolinas and Florida qualify for tax relief. The current list of eligible localities is always available on the [disaster relief](#) page on [IRS.gov](#)

The tax relief postpones various tax filing and payment deadlines that occurred starting on Sept. 25, 2022 in South Carolina and Sept. 28 in North Carolina. As a result, affected individuals and businesses will have until Feb. 15, 2023, to file returns and pay any taxes that were originally due during this period.

This means individuals who had a valid extension to file their 2021 return due to run out on Oct. 17, 2022, will now have until Feb. 15, 2023, to file. The IRS noted, however, that because tax payments related to these 2021 returns were due on April 18, 2022, those payments are not eligible for this relief.

The Feb. 15, 2023, deadline also applies to quarterly estimated income tax payments due on Jan. 17, 2023, and the quarterly payroll and excise tax returns normally due on Oct. 31, 2022, and Jan. 31, 2023. Businesses with an original or extended due date also have the additional time including, among others, calendar-year corporations whose 2021 extensions run out on Oct. 17, 2022. Similarly, tax-exempt organizations also have the additional time, including for 2021 calendar-year returns with extensions due to run out on Nov. 15, 2022.

In addition, in South Carolina, penalties on payroll and excise tax deposits due on or after Sept. 25, 2022, and before Oct. 11, 2022, will be abated as long as the deposits are made by Oct. 11, 2022. In North Carolina, penalties on payroll and excise tax deposits due on or after Sept. 28, 2022, and before Oct. 13, 2022, will be abated as long as the deposits are made by Oct. 13, 2022.

The [IRS disaster relief](#) page has details on other returns, payments and tax-related actions qualifying for the additional time.

The IRS automatically provides filing and penalty relief to any taxpayer with an IRS address of record located in the disaster area. Therefore, taxpayers do not need to contact the agency to get this relief. However, if an affected taxpayer receives a late filing or late payment penalty notice from the IRS that has an original or extended filing, payment or deposit due date falling within the postponement period, the taxpayer should call the number on the notice to have the penalty abated.

In addition, the IRS will work with any taxpayer who lives outside the disaster area but whose records necessary to meet a deadline occurring during the postponement period are located in the affected area. Taxpayers qualifying for relief who live outside the disaster area need to contact the IRS at 866-562-5227. This also includes workers assisting the relief activities who are affiliated with a recognized government or philanthropic organization.

Individuals and businesses in a federally declared disaster area who suffered uninsured or unreimbursed disaster-related losses can choose to claim them on either the return for the year the loss occurred (in this instance, the 2022 return normally filed next year), or the return for the prior year (2021). Be sure to write the FEMA declaration number – DR-3585-EM-SC for South Carolina or DR-3586-EM-NC for North Carolina – on any return claiming a loss.

See [Publication 547](#) for details.

The tax relief is part of a coordinated federal response to the damage caused by Hurricane Ian and is based on local damage assessments by FEMA. For information on disaster recovery, visit disasterassistance.gov.