



CHARLOTTE COUNTY

ECONOMIC DEVELOPMENT

Your Business. Cleared for Takeoff.

RECOVERY

Hurricane Ian Business Recovery Guide

www.Cleared4Takeoff.com/Hurricane_Ian





SBA Disaster Assistance Loans

U.S. Small Business Administration

What type of loans are available?

Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery, and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.

Economic Injury Disaster Loans (EIDL) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.

Application filing deadlines:

Physical damage:

NOW January 12, 2023

Economic injury: June 29, 2023

Apply: <https://disasterloanassistance.sba.gov/ela/s/>

Types of SBA Disaster Loans, Limits and Terms

Types of Loans	Borrowers	Purpose	Max. Amount	PR Declaration #17640
Business Loans	Businesses and private nonprofits	Repair or replace real estate, inventory, equipment, etc.	\$2 million *	<p>Interest rates are as low as: 3.04 percent for businesses, 1.875 percent for nonprofit organizations, and 2.188 percent for homeowners and renters, with terms up to 30 years.</p> <p>The filing deadline to submit an applications is: Nov. 21, 2022, for physical property damage, and June 21, 2023, for economic injury applications.</p>
Economic Injury Loans	Small businesses and private nonprofits	Working capital loans	\$2 million *	
Home Loans	Homeowners	Repair or replace primary residence	\$200,000	
Home Loans	Homeowners and renters	Repair or replace personal property	\$40,000	
Mitigation	Businesses, private nonprofits and homeowners.	Mitigate / prevent future loss of the same type	20% of verified physical damage. Homeowners limited to \$200,000.	

* The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.





U.S. Small Business
Administration

U.S. SMALL BUSINESS ADMINISTRATION FACT SHEET - DISASTER LOANS

FLORIDA Declaration 17644 & 17645

(Disaster: FL-00178)

Incident: HURRICANE IAN

occurring: September 23, 2022 through November 4, 2022

in the Florida counties of: **Brevard, Charlotte, Collier, DeSoto, Flagler, Glades, Hardee, Hendry, Highlands, Hillsborough, Lake, Lee, Manatee, Monroe, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Saint Johns, Sarasota, Seminole, and Volusia**; and for economic injury only in the contiguous Florida counties of: **Alachua, Bradford, Broward, Clay, Duval, Hernando, Indian River, Marion, Martin, Miami-Dade, Saint Lucie and Sumter**

Application Filing Deadlines:

Physical Damage: January 12, 2023 Economic Injury: June 29, 2023

If you are located in a declared disaster area, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA).

What Types of Disaster Loans are Available?

- Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- Economic Injury Disaster Loans (EIDL) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

What are the Credit Requirements?

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay all loans.
- Collateral – Collateral is required for physical loss loans over \$25,000 and all EIDL loans over \$25,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

What are the Interest Rates?

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	2.188%	4.375%
Business Loans	3.040%	6.080%
Non-Profit Organizations	1.875%	1.875%

Economic Injury Loans

Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Businesses & Small Agricultural Cooperatives	3.040%	N/A
Non-Profit Organizations	1.875%	N/A

What are Loan Terms?

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

What are the Loan Amount Limits?

- **Business Loans** – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- **Economic Injury Disaster Loans (EIDL)** – The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration.
- **Business Loan Ceiling** – The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.
- **Home Loans** – SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

What Restrictions are there on Loan Eligibility?

- **Uninsured Losses** – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
- **Ineligible Property** – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- **Noncompliance** – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.

Note: Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

Is There Help with Funding Mitigation Improvements?

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of total amount of physical damage to real property, including leasehold improvements, and personal property as verified by SBA to a maximum of \$200,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

Is There Help Available for Refinancing?

- SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property or 50% or more of the value of the structure), and (3) intends to repair the damage.
- Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.
- Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, up to the amount of the loan for real estate repair or replacement.

What if I Decide to Relocate?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

Are There Insurance Requirements for Loans?

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/ela>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

How to Apply for SBA Disaster Loans

Online: SBA.gov/disaster



In-person: SBA Disaster Recovery Center



 SBA.gov/disaster



FEMA Disaster Recovery Center:

Tringali Park
Recreation Center
3460 N. Access Rd.,
Englewood



FEMA



FEMA Disaster Recovery Center:

Cultural Center
2280 Aaron St
Port Charlotte



FEMA

**The FEMA Disaster Recovery Centers Operate
Monday - Saturday 8 a.m. - 7 p.m.**



Business Damage Assessment Survey

Providing information to the survey to determine damage related to disaster impacts in Florida, and does NOT serve as an application for resources, including the Small Business Emergency Bridge Loan.

Link to survey: <https://floridadisaster.biz/BusinessDamageAssessments>

Disaster Unemployment Assistance

DUA is available to Florida businesses and residents whose employment or self-employment was lost or interrupted as a direct result of Hurricane Ian. Individuals affected in the designated-disaster areas must file DUA applications by December 30, 2022. Applications filed after the deadline will be considered untimely, and DUA benefits may be denied unless the individual provides good cause.

Information: <https://floridajobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/claimants/disaster-unemployment-assistance>

Apply: <http://connect.myflorida.com/Claimant/Core/Login.ASPX>

Disaster Recovery Jobs Portal

<https://disasterrecovery.employflorida.com/vosnet/Default.aspx>



A proud partner of the
AmericanJobCenter[®]
network

Join our team today!

DISASTER RELIEF EMPLOYMENT



HIRING NOW!

Lee, Collier, and Charlotte counties



Help Those in Need-**APPLY TODAY!**

#SWFL STRONG

APPLY ONLINE

- ✔ Disaster Recovery Team Member
- ✔ Disaster Recovery Supervisor
- ✔ Disaster Relief Supervisor
- ✔ Disaster Relief Resource Navigator
- ✔ Crisis Relief Specialists
- ✔ Crisis Relief Supervisor
- ✔ Disaster Resource Supervisor
- ✔ Disaster Relief Specialist



An equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities.
All voice telephone numbers on this document may be reached by persons using TTY/TDD equipment via the Florida Relay Service at 711.
CareerSource Southwest Florida is the direct service provider for various workforce programs which are fully supported by the U.S. Department of Labor, Health and Human Services, and Agriculture as part of awards totaling \$10.5 Million. All statements, press releases, requests for proposals, bid solicitations, public statements, social media, toolkits, resource guides, website and visual presentations are fully funded with federal money.

<https://careersourcesouthwestflorida.com/disaster-recovery-information/>

**PORT CHARLOTTE CENTER
3745 TAMIAMI TRAIL
(INTERSECTION OF CONWAY BLVD AND US 41)
PORT CHARLOTTE, FL 33952
PHONE: 941-235-5900**

Applying for Disaster Unemployment Assistance

Administered by the Florida Department of Economic Opportunity



What is Disaster Unemployment Assistance?

Disaster Unemployment Assistance provides temporary financial assistance to individuals whose employment has been either lost or interrupted as a direct result of a major disaster.

Eligibility Requirements

You may be eligible for Disaster Unemployment Assistance if, as a direct result of the disaster, you:

- Became unemployed.
- Are unable to reach your place of employment.
- Cannot work due to an injury.
- Were scheduled to begin work but no longer have a job.
- Have become the primary provider due to the death of the head of household.

The following information is required when filing:

- Social Security Number or, for non-U.S. citizens, Alien registration number.
- Name and address of the employer affected by the disaster.
- If self-employed, proof of self-employment, including, but not limited to:
 - State or federal tax returns
 - Financial statements
 - Bank records of accounts or 1099 Forms

Reminder: Individuals must file for state Reemployment Assistance benefits before filing for Disaster Unemployment Assistance. During the application process, claimants will be asked whether they have been impacted by the disaster. Each claim will then be reviewed and determined for eligibility. Claimants who are determined ineligible, or whose state Reemployment Assistance benefits have been exhausted, will then be prompted to file a Disaster Unemployment Assistance application in their Reemployment Assistance account.

How to Apply for Disaster Unemployment Assistance

When to Apply: Individuals have until December 30, 2022, to apply for Disaster Unemployment Assistance benefits from Hurricane Ian.

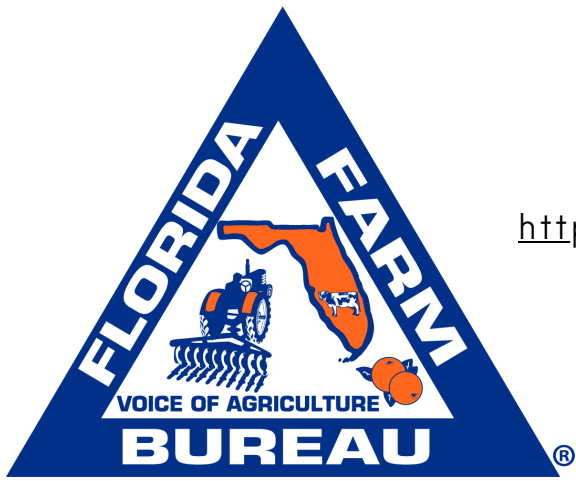
To Apply Online:

1. Go to CONNECT.MyFlorida.com.
2. Select “*Sign up now*” if you have not accessed the System since before September 2021.
3. Follow the steps to complete the application.

To Apply by Telephone:

- Call **1-800-385-3920** to file a claim for DUA.
- Representatives are available Monday through Friday, 7:30 a.m. – 6:30 p.m. Eastern Time.
- For general information about Reemployment Assistance or claim-specific questions call **1-833-FL-APPLY (1-833-352-7759)**.

Disaster unemployment assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. If you or someone you know has been discriminated against, call Federal Emergency Management Agency toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585. (Updated: 10/2022)



Hurricane Ian Resources

<https://www.floridafarmbureau.org/hurricane-ian/>

Hurricane Ian Resources

<https://www.fsa.usda.gov/state-offices/Florida/news-releases/2022/usda-offers-disaster-assistance-and-program-flexibilities-to-farmers-and-livestock-producers-in-florida-impacted-by-hurricane-ian>



Hurricane Ian Resources

<https://www.irs.gov/newsroom/irs-announces-tax-relief-for-victims-of-hurricane-ian-in-florida#:~:text=Individuals%20and%20households%20affected%20by,business%20in%20the%20disaster%20area.>

PHONE: 866-562-5227





CHARLOTTE COUNTY

F L O R I D A

The Charlotte County Emergency Management Office is working through response and recovery from Hurricane Ian and maintaining communication with local, state, and federal agencies.

Follow Charlotte County Emergency Management on this website for updates:

<https://www.charlottecountyfl.gov/departments/public-safety/emergency-management/storm.shtml>



Nextdoor



CHARLOTTE COUNTY

ECONOMIC DEVELOPMENT

Your Business. Cleared for Takeoff.

The Charlotte County Economic Development Office is compiling information on available office space. Call Kay Tracy, (941)-764-4944 for information.



County Partners With State for Private and Commercial Debris Removal

Charlotte County has reached an agreement with the Florida Division of Emergency Management to collect Hurricane Ian debris on private and commercial property. FDEM is now accepting applications from private and commercial property owners who would like assistance for the assessment and removal of qualifying debris, including vehicles.

- To apply, visit www.IanDebrisCleanup.com
- Call 850-961-2002
8 a.m.-8 p.m. M- F and 9 a.m. - 5 p.m. on weekends
- Email IanDebrisCleanup@em.myflorida.com.

Permitting

Charlotte County Community Development

Website:

<https://www.charlottecountyfl.gov/departments/community-development/building-construction/permits/>

PHONE: (941)743-1201

Non-Residential Temporary Offices Guidelines:

- Within non-residentially zoned districts there are no prohibitions on temporary office trailers.
- Construction trailers allowed with construction permit.
 - No prohibition for running the business out of it during construction.
- Businesses must apply for a temporary office trailer permit.
 - Permit will require site plan, floor plan and modular building specifications (including tie downs).
 - Must meet ADA standards.
- Must ensure adequate parking is available for customers.



FEMA

Oct. 26, 2022

DR-4673-FL NR-030

State News Desk: media@em.myflorida.com

FEMA News Desk: 770-220-5292 | FEMA-DR-4673-FL-NewsDesk@fema.dhs.gov

News Release

FEMA to Provide Direct Temporary Housing in 4 Florida Counties

TALLAHASSEE – At the request of Governor Ron DeSantis, FEMA will provide temporary housing to eligible Hurricane Ian survivors in Charlotte, Collier, DeSoto and Lee counties.

FEMA approved Direct Temporary Housing Assistance to provide options for those whose homes are uninhabitable because of the hurricane. FEMA determined that rental assistance is insufficient to meet the housing need in those counties because of a lack of available housing resources.

“FEMA is committed to helping Hurricane Ian survivors get a safe roof over their heads to jumpstart their recovery as quickly as possible,” said Federal Coordinating Officer Tom McCool. “To assist these households, FEMA is providing travel trailers and larger manufactured housing units to eligible households in four counties: Charlotte, Collier, DeSoto and Lee.

“Although FEMA’s direct housing mission is only a temporary solution, our team remains committed to helping survivors find housing that best suits their needs. With local government leaders building a shared vision for the future, FEMA and the federal family will work around the clock to help them achieve it.”

FEMA will notify applicants who are eligible for direct housing. It will take time to transport, permit, install and inspect these units before they are available.

The Direct Housing program provides three primary options:

- **Multi-Family Lease and Repair**, where FEMA enters into a lease agreement with the owner of multi-family rental properties (three or more units) and makes repairs to provide temporary housing for applicants.
- **Transportable Temporary Housing Units** such as a travel trailer or manufactured home.
- **Direct Lease**, which is leasing existing ready-for-occupancy housing.

Direct Temporary Housing Assistance may be provided for up to 18 months from Sept. 29, 2022, the date of the federal disaster declaration, to March 28, 2024.

Direct temporary housing takes significant time to implement and is not an immediate solution for a survivor's interim and longer-term housing needs. Additionally, not everyone impacted by the disaster will be eligible for direct housing. It is important that partners at all levels – local, state, other federal, nonprofit and private sector – work together to fill any gaps.

In addition to direct housing, FEMA is providing rental assistance, hotel stays, home repair assistance and temporary lodging reimbursement to eligible applicants.

Survivors who have applied to FEMA for assistance do not need to reapply to be eligible for direct temporary housing assistance. To apply, go online to DisasterAssistance.gov, use the [FEMA app](#) for smartphones or call 800-621-3362. Help is available in most languages. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Lines are open from 7 a.m. to 11 p.m. seven days a week.

For more information about Hurricane Ian recovery in Florida, visit fema.gov/disaster/4673 and floridadisaster.org/. Follow us on Twitter: [@FLSERT](#) and [@FEMARegion4](#).

###

FEMA's mission is helping people before, during, and after disasters.

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), sexual orientation, religion, national origin, age, disability, limited English proficiency, economic status. If you believe your civil rights are being violated, you can call the Civil Rights Resource line at 833-285-7448.

Disaster Legal Assistance



A toll-free legal aid hotline is now available for victims of Hurricane Ian and the resultant damage in Florida.

Low-income survivors facing legal issues may call the Hotline at **866-550-2929**. The Hotline is available 24/7 and callers can leave a message at any time. Callers should identify that they are seeking storm-related legal assistance, the county in which they are located, and their legal problems. Survivors who qualify for assistance will be matched with Florida lawyers who have volunteered to provide free legal help.

ABA YLD Disaster Legal Services Hotline

To help meet the growing legal needs caused by the COVID-19 pandemic, the American Bar Association Young Lawyers Division has teamed up with RingCentral Inc. to create a national hotline to connect the Disaster Legal Services Program (DLS) with those seeking civil legal services. **(888) 743-5749**.

Florida Legal Aid Online

Florida Online Intake allows you to apply for assistance from legal aid providers across Florida. Once you are on this site (<https://floridalegalaidonline.org/>), click "Apply Here" to navigate to the application.

Disaster Mental Health Resources

The Florida Department of Children and Families launched the Family Support Line, which connects individuals and families who were impacted by Hurricane Ian with peers who were impacted and have recovered from Hurricane Michael.
Family Support Line: 888-850-SWFL

SAMSHA Disaster Distress Hotline: Call or Text 1-800-985-5990

Substance Abuse and Mental Health Services Administration

2-1-1 provides free and confidential information and referral to Community Resources: Call 211 to be linked to your community provider.

National Suicide Prevention Lifeline: Call or text 988.

American Red Cross Virtual Family Assistance Center: 1-833-492-0094

National Human Trafficking Hotline: 1-888-373-7888 or text 233733

Florida Abuse Hotline: 1-800-962-2873

Florida Department of Children and Families Abuse Hotline

National Domestic Violence Hotline: 1-800-799-7233 or text "START" to 88788.

National Sexual Assault Helpline: 1-800-656-HOPE



The Attorney General's Price Gouging Hotline is Activated

(866) 966-7226

Anyone who suspects price gouging can report it to the Florida Attorney General's Office by using the No Scam app, visiting MyFloridaLegal.com or calling 1(866) 9NO-SCAM. Attorney General Moody's No Scam app can be downloaded for free on Apple and Android devices through the app store by searching No Scam.

Form:

<http://www.myfloridalegal.com/Contact.nsf/PriceGouging!OpenForm>



Phone: (850)487.1395

Hurricane Ian Resources:

<http://www.myfloridalicense.com/DBPR/emergency/#1665162701360-20028cd3-9c37>

Protect yourself and your property from scammers and hire a licensed contractor.

Ask for the contractor's license number and verify their license with either Charlotte County or the State of Florida.

To check if a contractor holds the appropriate license, please call Charlotte County Community Development: 941.743.1201 or visit www.charlottecountyfl.gov/licensing_ or email BuildingConstruction@CharlotteCountyFL.gov.

You may also visit www.myfloridalicense.com to verify State of Florida licensed contractors.

Additional Disaster Resources



JIMMY PATRONIS
FLORIDA'S CHIEF FINANCIAL OFFICER

HURRICANE IAN

DISASTER RESOURCES & INFORMATION

The Division of Consumer Services is here to assist insurance consumers in the aftermath of Hurricane Ian. Our insurance experts can answer the many insurance-related questions which arise following a storm. This site will continuously be updated to provide you with the most current information. Due to limited staffing, we encourage you to file a complaint online by visiting our [Get Insurance Help homepage](#).

You may also call our toll-free insurance consumer helpline at: 1-877-693-5236, 9:00 am - 5:00 pm, EST

We ask for your patience as we are currently experiencing extended hold times.

Before contacting us we ask that you have readily available, your insurance documentation, i.e., company name, policy number, agent name; as well as your home address and contact information.

To verify an insurance agent's or adjuster's license, visit the [Licensee Search page](#).

Citizens Insurance Corporation Policyholders, please click [here](#) to file a claim.

For more Information:

<https://www.myfloridacfo.com/Division/Consumers/HurricaneIan.htm>



www.CharlotteCountyFL.gov/ian



Charlotte County Resources

Charlotte County, we are in this together. Call Center: 941-833-4000 or 941-743-1320

FEMA ASSISTANCE

The deadline to apply for FEMA individual assistance **has been extended** until Jan 12, 2023. The **Disaster Recovery Center** at Tringali Park recreation center in Englewood **will be closed Nov. 24-27.**

The FEMA **Disaster Recovery Center** regular operating hours are 8 a.m.-7 p.m., daily. Agencies available at this location include:

- FEMA
- Fla. Dept. of Veterans Affairs
- UNITE Florida
- Fla. Dept. of Children and Families
- Fla. Dept. of Financial Services
- Fla. Dept. of Business and Professional Regulation
- Agency for Persons with Disabilities

Apply for FEMA disaster assistance. Submit:

- **by phone at 800-621-3362,**
- **online at DisasterAssistance.gov, or**
- **in person (tinyurl.com/FindDRC):**

Disaster Recovery Center at Tringali Park Recreation Center, 3460 N. Access Rd., Englewood 8 a.m.-7 p.m., Mon.-Sat., closed Sunday.

Agencies include Fla. Dept. of Veterans Affairs, UNITE Florida, Fla. Dept. of Children & Families, Dept. of Financial Services, Fla. Dept. of Business and Professional Regulation, Agency for Persons with Disabilities.

DISASTER LOANS

To apply for U.S. SBA disaster loans, visit disasterloanassistance.sba.gov or the **Disaster Recovery Center** at Tringali Park Rec. Center, Englewood, or call 800-659-2955. Deaf, hard of hearing, or speech disability, dial 7-1-1 or email disastercustomerservice@sba.gov.

Filing deadline: Jan. 12

RV/TRAILERS REGISTRATION

Residents displaced by Hurricane Ian may live in recreational vehicles or trailers on developed residential lots. Visit bit.ly/rvregistration to register your RV or trailer and view guidelines for electric, water and wastewater services.

TEMPORARY SHELTERING OPTIONS

To apply for temporary sheltering options (RVs/trailers) and temporary or permanent home repairs for households whose needs are not met through insurance or FEMA's Individual Assistance program, visit IanRecovery.fl.gov.

HIRING TEMPORARY MAINTENANCE WORKERS

Charlotte County hiring temporary personnel for maintenance and debris cleanup - \$15.50 per hour, 7 days a week. Visit www.charlottecountyfl.gov/jobs or call the Human Resources Dept. at 941-743-1225.

STORM DEBRIS PICK-UP

FDEM accepting applications from private and commercial property owners for assessment and removal of qualifying debris, including vehicles.

To apply, visit www.IanDebrisCleanup.com or call 850-961-2002 or call the Hurricane Ian Debris hotline 8 a.m.-8 p.m., Monday-Friday and 9 a.m.-5 p.m., weekends or email IanDebrisCleanup@em.myflorida.com.

Info and debris drop-off locations online:

CharlotteCountyFL.gov/debris

GET HELP

Emergency: 911 | **Non-Emergency:** 941-639-2101

Red Cross Wellness Checks: 1-800-733-2767, option 4 or email reunification@redcross.org

ASSIST IN THE RESPONSE

Help Charlotte County collect damage assessments. Go to tinyurl.com/selfreportdamage and enter the address, select the type of damage and add a photo.

DISPLACED RESIDENTS SHELTER AVAILABLE

Ann & Chuck Dever Regional Park, 6961 San Casa Drive, Englewood.

CHARCOCARES

Text CHARCOCARES to 888-777 to receive text updates on Hurricane Ian, area resources and more.



FEMA | DISASTER ASSISTANCE

1-800-621-3362 DisasterAssistance.gov
711 or Video Relay Service (VRS): 1-800-621-3362

Please have the following available:

- Address & condition of damaged home
- Insurance info. & social security number
- Phone number, address, email for notifications

Direct Deposit: Disaster assistance funds can be sent directly to your bank account (provide your bank type, account & routing number).

Stay in touch with FEMA: You will receive a FEMA registration number when you apply. Save this number when you contact FEMA.

Disaster assistance is available without regard to race, color, religion, national origin, sex, age, disability, English proficiency, or economic status.

COMMUNITY DEVELOPMENT DEPARTMENT

Open-accepting walk-in traffic and online permitting. Closed Nov. 24-25 for Thanksgiving.

PARKS AND RECREATION FACILITIES

Find a complete list of open/closed facilities, program schedules and more at CharlotteCountyFL.gov/activeagain

Boat ramps (with some closed amenities; regular operating hours). Extensive erosion and shoaling may have occurred that has reduced or eliminated channels. Waterway debris removal has begun.

THREE RECREATION CENTERS REOPENED WITH MODIFIED OPERATIONS

Closed Nov 24-25, except Centennial Park, which is open on Nov. 25

Centennial Park Recreation Center, 1120 Centennial Blvd., Port Charlotte

South County Regional Park Recreation Center, 670 Cooper St., Punta Gorda

Harold Avenue Regional Park Recreation Center, 23400 Harold Ave., Port Charlotte

All are open from 7 a.m.-10 p.m., daily. Find a calendar of programming for each rec center at

CharlotteCountyFL.gov/activeagain. Normal fees apply. Room rentals will not be available until further notice. All aquatics facilities, including pools and splashpads, will remain closed until further notice.

LIBRARIES (LAPTOPS AND WI-FI AVAILABLE)

Closed Nov 24-25.

Regular library hours:

Punta Gorda Charlotte Library, 401 Shreve St., Punta Gorda, 10 a.m.-6 p.m., daily

Englewood Charlotte Library, 3450 N. Access Road, Englewood, 10 a.m.-6 p.m., daily

Port Charlotte Public Library, 2280 Aaron St., Port Charlotte, 10 a.m.-6 p.m., daily

Centennial Park recreation center, 1120 Centennial Blvd., Port Charlotte, curbside book pick-up, Monday-Friday, 10 a.m.-5:30 p.m.

Mid-County Regional Library remains closed until further notice.

TAX COLLECTOR HOURS OF OPERATION

Closed Nov 24-25.

Regular Charlotte County Tax Collector's office hours & locations. Three locations are open 8 a.m.-5 p.m., Monday, Tuesday,

Thursday, Friday, 8:30 a.m.-5 p.m. on Wednesdays: 410 Taylor St., Punta Gorda • 18500 Murdock Circle, Port Charlotte •

6868 San Casa Drive, Englewood. The 21229 Olean Blvd., Suite B, Port Charlotte location is open 8:30 a.m.-5:30 p.m., Monday-Friday. **Renew vehicle registrations at Quesada Commons Publix kiosk, 19451 Cochran Blvd., Port Charlotte**

GIVE LOCAL. HELP LOCAL. DONATE & VOLUNTEER

To help match volunteers to community needs quickly, individuals and groups or organizations can register online at

www.VolunteerFlorida.org/volunteerconnect. For more information, visit COADFL.org or email coadVRC@gmail.com.

DROP-OFF LOCATIONS FOR DEBRIS

Four locations for storm debris are open for residential drop-off only, no contractors or businesses:

Placida West Boat Ramp, 12560 Placida Road, Placida

Florida Street, South County Area, 7000 Florida St., Punta Gorda

Mid-County Mini-Transfer & Recycling Facility, 19765 Kenilworth Blvd., Port Charlotte

West Charlotte Mini-Transfer & Recycling Facility, 7070 Environmental Way, Englewood

All four locations open 8 a.m.-5 p.m., daily and accept **only** white goods, storm-related yard or vegetation debris, and construction and demolition debris from residential properties. Trailers cannot exceed 12 feet in length.

Transfer stations closed Nov 24-25.

Temporary drop-off locations for storm debris closed Nov 24-25.

Zemel Road Landfill closed Nov. 24. Open Nov. 25.