



Lee County Recovery Resources

www.leegov.com/storm

Lee County's Coordinated Entry
(239) 533-7996
Available 24/7

If you are precariously housed as a result of Hurricane Ian and have unmet needs, call for information & assistance locating resources.



Home Repair Assistance

www.leegov.com/dhs/assistance/financial



Habitat for Humanity Hurricane Recovery Home Repair Program*

For more information and an application go to habitat4humanity.org/hurricanerecovery or call 239-652-0434.



CIL Gulf Coast Hurricane Ian Home Repair Program*

For more information and an application go to CILGulfCoastFlorida.org or call 239-260-4575.

LCHDC Hurricane Recovery Home Repair Program*



For more information and an application go to leecountyhdc.org or call 239-275-5105

**Program eligibility is limited to very-low and low income households; income is subject to verification.*



Utility Assistance Programs

Applications for electric and/or water bill assistance are available for pick up at 2440 Thompson St., Fort Myers, FL 33901.

For more information visit: www.leegov.com/dhs/assistance/financial

Insurance Deductible Assistance

www.leegov.com/dcd/planning/ship

Applications are available online or for pick up at 1500 Monroe St., 2nd Floor, Fort Myers FL 33901



UNITE Florida

The State of Florida may be able to assist you with temporary sheltering and temporary or permanent repairs to your home. Unmet needs, such as transportation, senior services, or household supplies, can also be fulfilled through **Unite Florida**.

Apply at: <https://ianrecovery.fl.gov/unite>

For those who need more assistance filling out an application, call 1-800-892-0948.



FEMA Appeal Assistance

Florida Rural Legal Services
1-888-582-3410

Appeal letters and supporting documentation also can be uploaded to your account online at DisasterAssistance.gov.

The **Small Business Administration** provides low-interest disaster loans to help businesses and homeowners recover from declared disasters.

Visit www.sba.gov for more information.



Assistance Navigating Insurance

Fannie Mae provides assistance with navigating insurance, mortgage, FEMA resources, and other homeowner related challenges caused by Hurricane Ian. To speak to a counselor call 1-877-542-9723 or visit www.knowyouroptions.com



Fannie Mae®

Florida CFO Division of Consumer Affairs provides assistance navigating insurance-related questions.

Call 1877-693-5236 or visit myfloridacfo.com



This rule is only applicable to structures located in a flood zone.

What is the FEMA 50% Rule?



Structures that do not meet the current flood requirements for the flood zone that they are located in are subject to the 50% rule.

This rule limits the improvements or repairs on buildings to 50% of the **Market Value** before the entire structure is required to be brought into full compliance with current flood regulations. If the value of a repair or improvement is more than 50% of the market value, the structure is considered **Substantially Damaged** or **Substantially improved**.

If a structure is **Substantially Damaged** or **Substantially improved** it must to be brought into compliance with current flood regulations including potentially elevating the building.

What is the Market Value of my Structure?

Market Value is determined by one of two ways — by the Lee County Property Appraiser at www.leepa.org OR by private appraisal done by a Florida Licensed Appraiser.

This value is for the structure only and excludes land, land extras, and building extras.



What is the value of my repair or improvement?



The value of the repair or improvement is the total cost to perform the work.

Items to be included in the value:

- All structural elements & building envelope elements: roof, roof coverings, windows/ doors, exterior finishes, walls, attached decks & porches.
- All interior finishes: flooring, trim, drywall, cabinets, fixtures, paint.
- All utility & service equipment: AC, plumbing, & electrical equipment
- Labor, overhead, & profit. Donated time & material cannot be excluded.

Items to be excluded in the value:

- Improvements outside the building: landscaping, fences, docks/seawalls, pools/pool enclosures, carports, sheds.



Is my structure **Substantially Damaged**?



Is the Value of Repair > (Market Value/2)?

If yes, then the structure is considered **Substantially Damaged** & will be subject to current flood elevation requirements.

If no, then the structure is NOT considered Substantially Damaged.

More Information on Flood Regulations

www.leegov.com/dcd/flood