



## HURRICANE IRMA HOUSING RESOURCES: FLORIDA

### Information and links to Federal and State Agencies and Florida Financial Institutions

Prepared by the Florida Housing Coalition Email [info@flhousing.org](mailto:info@flhousing.org) or visit [www.flhousing.org](http://www.flhousing.org)

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Resource	Description	Link
<b>Florida Housing Finance Corporation-Housing Programs</b>	In the wake of the devastation the State of Florida has experienced due to recent natural disasters, Florida Housing Finance Corporation (Florida Housing) is working with state and federal officials to provide information on disaster relief resources and information. This webpage provides available resources to assist you or those you know with recovery effort. Florida Housing will continue to provide updates as more resources and information becomes available.	<a href="http://www.floridahousing.org/programs/special-programs/ship---state-housing-initiatives-partnership-program/disaster-relief">http://www.floridahousing.org/programs/special-programs/ship---state-housing-initiatives-partnership-program/disaster-relief</a>
<b>Florida Housing Finance Corporation-Housing Search</b>	To search for housing in FHFC's system at fixed income rates, search at <a href="http://www.floridahousingsearch.org/">http://www.floridahousingsearch.org/</a> , email us at <a href="mailto:DIT@socialserve.com">DIT@socialserve.com</a> , or call us toll-free at 877-428-8844. You can also visit <a href="http://www.socialserve.com/tenant/FL/index.html?type=rental">http://www.socialserve.com/tenant/FL/index.html?type=rental</a> . The portals consolidate rental resources to help individuals and families find available rental units in their area.	<a href="http://www.floridahousingsearch.org/">http://www.floridahousingsearch.org/</a>



Resource	Description	Link
<b>Florida Housing Finance Corporation State Housing Initiatives Partnership</b>	Florida Housing's State Housing Initiatives Partnership (SHIP) Program is available in all Florida counties for residents who have experienced damage to their home or rental due to Hurricane Irma.	To apply for assistance, search for your county's point of contact at <a href="http://apps.floridahousing.org/StandAlone/FHFC_ECM/AppPage_SHIPLGContacts.aspx">http://apps.floridahousing.org/StandAlone/FHFC_ECM/AppPage_SHIPLGContacts.aspx</a>
<b>Florida Housing Coalition</b>	The Florida Housing Coalition is working with our state partners, most notably, the Florida Housing Finance Corporation, as well as our national partners, including the NLIHC and Enterprise Partners, to assist all of our communities in Florida with disaster recovery. Our role includes advocacy for federal and state funding and technical assistance for recovery efforts at the local level. The Florida Housing Coalition will begin having weekly updates on Hurricane Recovery each Friday at 1:30 pm, beginning September 22. <a href="http://www.flhousing.org/?page_id=9426">http://www.flhousing.org/?page_id=9426</a>	<a href="http://www.flhousing.org/">http://www.flhousing.org/</a>
<b>Disaster Contractors Network Portal</b>	Florida's construction professionals share a common goal of building a better Florida through the use of hurricane-related mitigation techniques and energy-efficiency standards. Disaster Contractors Network (DCN) provides consumers, building professionals, and suppliers with the tools they need to meet these challenges in the aftermath of a storm or other disaster.	<a href="http://www.dcnonline.org/">http://www.dcnonline.org/</a>
<b>USACE (Operation Blue Roof)</b>	Operation Blue Roof provides a temporary covering of blue plastic sheeting to help reduce further damage to property until permanent repairs can be made. The blue plastic sheeting is installed using strips of wood that are secured to the roof with nails or screws. Current information is available on the Jacksonville District web site at <a href="http://www.saj.usace.army.mil/BlueRoof">www.saj.usace.army.mil/BlueRoof</a> and at <b>1-888-ROOF-BLU (1-888-766-3258)</b>	<a href="http://www.saj.usace.army.mil/BlueRoof">www.saj.usace.army.mil/BlueRoof</a>
<b>Florida Emergency Management Agency</b>	The Division of Emergency Management plans for and responds to both natural and man-made disasters. These range from floods and hurricanes to incidents involving hazardous materials or nuclear power. The division prepares and implements a statewide Comprehensive Emergency Management Plan, and routinely conducts extensive exercises to test state and county emergency response capabilities.	<a href="http://www.floridadisaster.org/index.asp">http://www.floridadisaster.org/index.asp</a>
<b>Florida Law Help</b>	This page will provide you with current information about available national and state disaster benefits as well as resources in the state of Florida. In the meantime, learn about your rights regarding legal issues that can arise after a disaster in Florida.	<a href="https://floridalawhelp.org/resource/hurricane-irma">https://floridalawhelp.org/resource/hurricane-irma</a>
<b>The Florida Bar Foundation</b>	When hurricanes and other natural disasters strike, first responders make sure people have the basics – food, shelter, utilities and medical care. But when the survivors start picking up the pieces of their lives, it's the second responders on whom they depend. Civil legal aid providers are among the most critical of the second responders.	<a href="https://thefloridabarfoundation.org/storm-aid">https://thefloridabarfoundation.org/storm-aid</a>



Resource	Description	Link
<b>US Dept. of Urban and Housing Development (HUD)</b>	HUD has granted a 90-day moratorium on foreclosures and forbearance on foreclosures of Federal Housing Administration (FHA)-insured home mortgages, making mortgage insurance available up to 100%, rehabilitation loans, ability of local government flexibility reallocate existing Community Development Block Grant (CDBG) or HOME Investment Partnership (HOME) Programs and Section 108 loans to provide loan guarantees.	<a href="https://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2017/HUDNo_17-073">https://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2017/HUDNo_17-073</a>
<b>HUD CDBG-DR Toolkits</b>	HUD provides flexible grants to help cities, counties, and States recover from Presidentially declared disasters, especially in low-income areas, subject to availability of supplemental appropriations.	<a href="https://www.hudexchange.info/programs/cdbg-dr/toolkits/">https://www.hudexchange.info/programs/cdbg-dr/toolkits/</a>
<b>HUD Disaster Recovery Homelessness Toolkit</b>	HUD recently released the third piece of the <a href="#">Disaster Recovery Homelessness Toolkit</a> : the Recovery Guide for Local Jurisdictions. The Recovery Guide focuses on improving outcomes for people experiencing homelessness as part of long-term disaster recovery. The <a href="#">Disaster Recovery Homelessness Toolkit</a> is for local governments, Continuums of Care, and service providers that want to ensure comprehensive and inclusive disaster planning, response and recovery, and long-term recovery efforts. The toolkit offers a framework for collaboration between local governments and service providers necessary to meet the needs of homeless and vulnerable populations during and after a disaster.	<a href="https://www.hudexchange.info/homelessness-assistance/disaster-recovery-homelessness-">https://www.hudexchange.info/homelessness-assistance/disaster-recovery-homelessness-</a>
<b>Federal Emergency Management Agency - Hazard Mitigation</b>	FEMA's Hazard Mitigation Assistance (HMA) grant programs provide funding for eligible mitigation activities that reduce disaster losses and protect life and property from future disaster damages. The HMA grant programs most relevant to long-term recovery are the Hazard Mitigation Grant Program (HMGP), Flood Mitigation Assistance (FMA), Repetitive Flood Claims (RFC), and Severe Repetitive Loss (SRL).	<a href="https://www.fema.gov/hazard-mitigation-grant-program">https://www.fema.gov/hazard-mitigation-grant-program</a>
<b>FEMA - Individual Assistance Program</b>	The FEMA Individuals and Households Program (IHP) Housing Assistance helps people affected by a disaster. It provides money, up to the program maximum, for necessary housing-related expenses and serious needs that can't be met through other means. Housing assistance under IHP includes Temporary housing, repair or replacement of existing home and semi-permanent or permanent housing construction.	<a href="https://www.fema.gov/disaster/4294-4297/updates/fact-sheet-what-femas-individual-assistance-program">https://www.fema.gov/disaster/4294-4297/updates/fact-sheet-what-femas-individual-assistance-program</a>



Resource	Description	Link
<b>FEMA -- National Disaster Recovery Program Database</b>	This is a web-based search engine tool for governments, emergency managers, and planners, to use in order to view disaster recovery assistance programs that fit their particular needs. Users can customize the search results by choosing which phase of disaster recovery they are in, which entity would be receiving assistance, and which eligible criteria must be met in order to receive assistance.	<a href="https://www.fema.gov/pdf/emergency/disasterhousing/ndrpd_public_user_viewer_guide.pdf">https://www.fema.gov/pdf/emergency/disasterhousing/ndrpd_public_user_viewer_guide.pdf</a>
<b>FEMA -- Public Assistance Grant Program</b>	The Public Assistance (PA) program is FEMA's primary assistance program for state and local governments. PA grants may be used to repair, replace, or restore disaster-damaged, publicly owned facilities and the facilities of certain private nonprofit organizations that perform a governmental function. This program has a wide range of eligible activities, including removal of debris, repair of roads and bridges and repair of public buildings and water control facilities. The PA Program maintains a database of registrations, damage estimates, obligated amounts, and cost share. Damage estimate data from FEMA inspections are available only statewide (not at a county or locality level), but can be used to help estimate infrastructure needs in impacted areas. Agencies will submit applications for assistance, referred to as "Project Worksheets" that provide essential data information at the project level.	<a href="https://www.fema.gov/news-release/2009/12/15/fema-public-assistance-grant-program">https://www.fema.gov/news-release/2009/12/15/fema-public-assistance-grant-program</a>
<b>FEMA -National Flood Insurance Program</b>	There are three components of the National Flood Insurance Program (NFIP): Flood Insurance, Flood Hazard Mapping, and Floodplain Management. Nearly 20,000 communities across the United States participate in the NFIP by adopting and enforcing floodplain management ordinances to reduce future flood damage. In exchange, the NFIP makes Federally backed flood insurance available to homeowners, renters, and business owners in these communities. Community participation in the NFIP is voluntary. It is important to know whether impacted communities participate in NFIP and work with the program to address potential duplications of benefits associated with insurance claims after a disaster.	<a href="https://www.fema.gov/national-flood-insurance-program">https://www.fema.gov/national-flood-insurance-program</a>
<b>FEMA Mitigation Assessment Team Reports</b>	FEMA develops disaster reports and presentations, as well as to recovery advisories, for some disasters. Made available after FEMA's assessments and analysis, these reports often provide rebuilding considerations relevant to long-term recovery. The disasters for which these reports are available online are categorized by cause, including floods, hurricanes, tornadoes, and terrorist attacks.	<a href="https://www.fema.gov/fema-mitigation-assessment-team-mat-reports">https://www.fema.gov/fema-mitigation-assessment-team-mat-reports</a>
<b>Federal Highway Administration</b>	The FHA web site provides statistics on important transportation issues. They provide data about alternative fuel station locations, maps of various transportation means, disaster response and evacuation services, and natural disaster preparedness.	<a href="https://www.fhwa.dot.gov/">https://www.fhwa.dot.gov/</a>



Resource	Description	Link
<b>Us Department of Veterans Affairs</b>	Information and Tools for Homeless Service Providers and Disaster Professionals offers resources and guidance to help emergency and public health officials, homeless service providers, and health care providers connect with each other and prepare for disasters.	<a href="https://www.va.gov/HOMELESS/nchav/education/VE MEC-Toolkit.asp">https://www.va.gov/HOMELESS/nchav/education/VE MEC-Toolkit.asp</a>
<b>Post Disaster Housing Repair and Restoration</b>	This app informs users on the essentials of healthy homes for post natural disaster restoration of homes, including the principles and technical aspects of the safe and proper response and removal of mold, radon, asbestos, lead, and other hazards and unsafe conditions.	<a href="https://portal.hud.gov/hudportal/HUD?src=/program_offices/healthy_homes/disasterrecovery">https://portal.hud.gov/hudportal/HUD?src=/program_offices/healthy_homes/disasterrecovery</a>
<b>Small Business Administration - Disaster Loans</b>	The SBA website provides information about the Disaster Loan Program as well as its standard small business assistance activities that are not specifically related to disaster situations. The DLP can be used for housing and business real estate repair and replacement, as well as content loss. The SBA will inspect for full repair and replacement costs and maintains data on the DPL recipients.	<a href="https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans">https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans</a>
<b>U.S. Census Bureau</b>	The U.S. Census Bureau collects population and housing data every ten years, and economic data every five years. Users can research community statistics down to the block level based on demographic factors and housing status data. Two sub-sites of the Census are included to demonstrate the depth and breadth of the Census for users unfamiliar with the site beyond the basic level.	<a href="https://www.census.gov/">https://www.census.gov/</a> <a href="https://www.census.gov/econ/geography.html">https://www.census.gov/econ/geography.html</a>
<b>US Department of Agriculture - Data and Statistics</b>	The USDA Economic Research Service provides key indicators, outlook analysis, and data on the U.S. food and agricultural system, including commodity markets, agricultural trade, food safety, and food and nutrition assistance programs. The National Agricultural Statistics Service collects agricultural production and marketing data on a wide range of items and conducts the Census of Agriculture every five years to collect information including land use, production expenses, value of land, buildings, and farm products, and the market value of products sold.	<a href="https://www.nass.usda.gov/">https://www.nass.usda.gov/</a>
<b>US Department of Agriculture - Farm Services Agency</b>	The USDA Farm Service Agency provides assistance to agricultural producers through a low-interest emergency disaster loan. The loans assist eligible farmers, ranchers and aquaculture producers recover from production losses or from physical losses. Estimation of damages to agriculture production are produced post-disaster.	<a href="https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index">https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index</a>



Resource	Description	Link
<b>Department of Labor Disaster Unemployment Assistance</b>	Disaster Unemployment Assistance (DUA) provides benefits to previously employed or self-employed individuals rendered jobless as a direct result of a major disaster, and who are not eligible for regular federal/state unemployment compensation (UC). In certain cases, individuals who have no work history or are unable to work may also be eligible for DUA benefits. DUA is federally funded through FEMA, but is administered by the Department of Labor and state UC agencies. Data provided is at the neighborhood level and can assist in analysis of the short- term trends of economic recovery.	<a href="https://ows.doleta.gov/unemploy/disaster.asp">https://ows.doleta.gov/unemploy/disaster.asp</a>
<b>Creating a Healthy Home: A Field Guide for Clean-up of Flooded Homes</b>	An illustrated step-by-step guide for do-it-yourselfers and contractors seeking to prevent mold-related health problems and save storm-damaged homes.	<a href="http://www.enterprisecommunity.org/resources/creating-healthy-home-field-guide-clean-flooded-homes-13753">http://www.enterprisecommunity.org/resources/creating-healthy-home-field-guide-clean-flooded-homes-13753</a>
<b>Enterprise Community Partners</b>	Disaster Staffing Toolkit -It is designed to help organizations develop comprehensive disaster staffing plans to protect buildings, engage residents and continue business operations in the event of a disaster.	<a href="http://www.enterprisecommunity.org/solutions-and-innovation/green-communities/tools-and-services/ready-to-respond">http://www.enterprisecommunity.org/solutions-and-innovation/green-communities/tools-and-services/ready-to-respond</a>
<b>VOAD</b>	Voluntary Organizations Active in Disasters is an association of organizations that mitigate and alleviate the impact of disasters, provides a forum promoting cooperation, communication, coordination and collaboration; and fosters more effective delivery of services to communities affected by disaster.	<a href="https://www.nvoad.org/">https://www.nvoad.org/</a>
<b>Crisis Cleanup</b>	Crisis Cleanup is a collaborative disaster work order management platform. It improves coordination, decreases duplication of efforts, enhances efficiency, and improves the volunteer experience. Crisis Cleanup works best when a large number of voluntary organizations with a lot of volunteers, work together to help a large number of people over a wide area, all at the same time. The phone number for individuals to call to ask for help is <b>844-965-1386</b> . Organizations that want to sign up can call <b>800-451-1954</b> .	<a href="https://www.crisiscleanup.org/">https://www.crisiscleanup.org/</a>



## FINANCIAL INSTITUTIONS

<b>Fannie Mae</b>	Homeowners who are affected by the recent hurricanes, and their mortgage is owned by Fannie Mae are eligible now to temporarily stop making their monthly mortgage payments for three-month intervals (up to 12 months). At the end of this temporary payment break borrowers will not have late fees, delinquencies reported to credit bureaus and will not be forced to catch up on payments all at once. Borrowers can work with their servicers to resume making normal mortgage payments as before the disaster. For more information visit: <a href="http://www.fanniemae.com/resources/file/aboutus/pdf/hurricane-relief-consumer-gses.pdf">http://www.fanniemae.com/resources/file/aboutus/pdf/hurricane-relief-consumer-gses.pdf</a>
<b>Freddie Mac</b>	Homeowners whose home or place of employment has been impacted by Hurricane Irma and their mortgage is <b>owned by Freddie Mac</b> , should contact their mortgage company right away to discuss their mortgage relief options. For more information visit: Consumers: <a href="http://www.freddiemac.com/blog/notable/20170907_hurricane_irma_mortgage_relief.html">http://www.freddiemac.com/blog/notable/20170907_hurricane_irma_mortgage_relief.html</a>  Lenders: <a href="http://www.freddiemac.com/singlefamily/news/2017/0913_guide_hurricane.html">http://www.freddiemac.com/singlefamily/news/2017/0913_guide_hurricane.html</a>
<b>Financial Institutions</b>	Florida's financial institutions and local centers are providing assistance to consumers and borrowers during the disaster recovery process. The websites for Florida's financial institutions are listed below. Customers in FEMA-designated disaster areas may be eligible for assistance such as waivers or refunds of late fees on credit cards, monthly service fees and mortgage payment late fees. For more information on assistance from each bank, refer to each bank's website. The listing below will be updated periodically.
<b>Bank of America</b>	<a href="http://newsroom.bankofamerica.com/press-releases/corporate-philanthropy/bank-america-announces-hurricane-irma-relief-efforts">http://newsroom.bankofamerica.com/press-releases/corporate-philanthropy/bank-america-announces-hurricane-irma-relief-efforts</a>
<b>BankUnited</b>	<a href="https://www.bankunited.com/stormupdate">https://www.bankunited.com/stormupdate</a>
<b>BB&amp;T</b>	<a href="https://www.bbt.com/contact-us/default.page">https://www.bbt.com/contact-us/default.page</a>
<b>BBVA Compass</b>	<a href="http://newsroom.bbvacompass.com/2017-09-12-BBVA-Compass-announces-disaster-relief-program-in-Florida-to-help-recovery-after-Irma">http://newsroom.bbvacompass.com/2017-09-12-BBVA-Compass-announces-disaster-relief-program-in-Florida-to-help-recovery-after-Irma</a>
<b>Capital City Bank</b>	<a href="https://www.ccbg.com/">https://www.ccbg.com/</a>
<b>Capital One Bank</b>	<a href="https://www.capitalone.com/about/corporate-citizenship/programs/disaster-relief/">https://www.capitalone.com/about/corporate-citizenship/programs/disaster-relief/</a>
<b>Citi Bank</b>	<a href="https://online.citi.com/US/JRS/portal.c?ID=HurricaneRelief">https://online.citi.com/US/JRS/portal.c?ID=HurricaneRelief</a>



<b>Comerica Bank</b>	<a href="https://www.comerica.com/about-us/community-involvement/comerica-volunteers/hurricane-harvey-disaster-ad.html">https://www.comerica.com/about-us/community-involvement/comerica-volunteers/hurricane-harvey-disaster-ad.html</a>
<b>EverBank</b>	<a href="https://www.everbank.com/hurricane-support">https://www.everbank.com/hurricane-support</a>
<b>Fifth Third Bank</b>	<a href="https://www.53.com/content/fifth-third/en/alerts/hurricane-support.html">https://www.53.com/content/fifth-third/en/alerts/hurricane-support.html</a>
<b>Florida Community Bank</b>	<a href="https://www.floridacommunitybank.com/hurricane-preparedness.htm">https://www.floridacommunitybank.com/hurricane-preparedness.htm</a>
<b>JP Morgan Chase</b>	<a href="https://media.chase.com/content/pr/hurricane-irma-relief">https://media.chase.com/content/pr/hurricane-irma-relief</a>
<b>PNC</b>	<a href="https://www.pnc.com/en/personal-banking.html">https://www.pnc.com/en/personal-banking.html</a>
<b>Regions</b>	<a href="https://www.regions.com/disaster_recovery/resource_center.rf">https://www.regions.com/disaster_recovery/resource_center.rf</a>
<b>SunTrust</b>	<a href="https://www.suntrust.com/">https://www.suntrust.com/</a>
<b>TD Bank</b>	<a href="http://www.prnewswire.com/news-releases/td-bank-launches-assistance-program-to-support-personal-and-small-business-customers-impacted-by-hurricane-irma-300516726.html">http://www.prnewswire.com/news-releases/td-bank-launches-assistance-program-to-support-personal-and-small-business-customers-impacted-by-hurricane-irma-300516726.html</a>
<b>Valley National Bank</b>	<a href="https://www.valleyflorida.com/hurricane.htm">https://www.valleyflorida.com/hurricane.htm</a>
<b>Wells Fargo</b>	<a href="http://www.wellsfargo.com/recovery">www.wellsfargo.com/recovery</a> <a href="https://www.wellsfargo.com/jump/enterprise/hurricane-support/">https://www.wellsfargo.com/jump/enterprise/hurricane-support/</a>

