

**Update from Lee County Emergency Management:
Potential federal assistance related to Hurricane Irma seawall damage**

Lee County recently received an update from federal staff members related to potential federal assistance for residents whose seawalls have Hurricane Irma damage. What follows is that information:

Individuals, HOAs, condominium associations and other entities may qualify for assistance related to damaged seawalls from Hurricane Irma, potentially through FEMA and/or the Small Business Administration (even if someone is not a business). There are two critical steps that need to be taken before Nov. 9 and Nov. 10.

Register with FEMA. This must be done by Nov. 10 in order to get a FEMA ID number. Go to www.disasterassistance.gov. Or use the FEMA smart phone app. People also can call 800-621-FEMA (3362), although FEMA cautions that the wait time could be extensive. Any Disaster Recovery Center site also can assist.

Fill out an SBA application. The general information site is www.sba.gov/disaster and the specific application site is <https://disasterloan.sba.gov/>. Deadline is Nov. 9. An individual or HOA does not need a FEMA ID number to apply at the SBA but that the SBA recommends you have a FEMA ID. Note that some who have completed FEMA registration will receive communication within seven to 10 days from FEMA directing them to complete paperwork with the SBA.

Below is additional information about the SBA. Individuals and associations should not mistakenly disregard SBA opportunities because they are not technically businesses. This is a correct place for them to attempt to obtain seawall-repair assistance.

Additional information from a news release from the SBA:

The Primary Source of Disaster Recovery Money for Floridians is through the SBA.

The U.S. Small Business Administration (SBA) plays a major role in helping disaster survivors recover.

Next to insurance, SBA is the survivor's primary source of money for the long-term rebuilding of disaster-damaged private property. If you are a survivor of Hurricane Irma, live in one of the 48 Individual Assistance designated counties in Florida and have applied for help with FEMA, you may be referred to SBA for additional assistance. It is important to complete and submit a low-interest disaster loan application as soon as possible, if you receive one. This will ensure that the federal disaster recovery process continues and options are kept open. Even if you do not believe you need a loan, you should complete and submit the application. If SBA determines you are eligible for a loan, you are under no obligation to accept it. Homeowners and renters who submit an SBA application and are not approved for a loan may be referred to FEMA and considered for other FEMA grants and programs that could include assistance for disaster-related car repairs, household items and other expenses.

To apply for an SBA low-interest disaster loan, you can visit a FEMA disaster recovery center and meet with an SBA representative in person. SBA has staff at all recovery centers to help with applications.

To locate the nearest center, call the FEMA Helpline at 800-621-3362, use the FEMA app for smart phones or go online to www.fema.gov/DRC You can also apply online using the Electronic Loan Application via SBA's secure website at www.disasterloan.sba.gov/ela.

The filing deadline to return applications for physical property damage is Nov. 9, 2017.

The deadline to return economic injury applications is June 11, 2018.