

2-1-1 DISASTER RELIEF SERVICES RESOURCE GUIDE

Updated: October 3, 2017

POPULAR REFERRALS

Disaster Food Stamps

The Department of Children and Families' "Food for Florida" disaster relief program provides emergency food assistance to families in need after a hurricane or another disaster. To qualify for Food For Florida:

- Must not currently be receiving benefits through the regular Food Assistance Program
- Must have been living or working in the disaster area at the time of the disaster
- Eligible individuals and families must have suffered a disaster-related loss, such as damage to their homes or self-employment property, loss of food, reduction or loss of income, or have incurred other disaster related expenses.



To apply:

1. Complete the on-line Food For Florida pre-registration by clicking on the "Apply Online Now" link - www.dcf.state.fl.us/programs/access/fff/benefit.shtml
2. Visit a Food For Florida site in your area. You can check for dates, times and locations by visiting the site locations page - www.dcf.state.fl.us/programs/access/fff/siteLocations.shtml. Only head of household should come for an interview to reduce the length of lines and wait.

Disaster Loans

Small Business Administration (SBA) provides low-interest disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters. SBA disaster loans can be used to repair or replace the following items damaged or destroyed in a declared disaster: real estate, personal property, machinery and equipment, and inventory and business assets.

P: 800.659.2955

Disaster Unemployment

Disaster Unemployment Assistance (DUA) is available to those who:

- Worked or were self-employed or were scheduled to begin work or self-employment;
- Are not able to work or perform services because of physical damage or destruction to the place of employment as a direct result of the disaster;
- Can establish that the work or self-employment they can no longer perform was their principal source of income;
- Do not qualify for regular unemployment benefits from any state;
- Cannot perform work or self-employment because of an injury as a direct result of the disaster; or
- Became the breadwinner or major supporter of a household because of the death of the head of household.

Individuals affected must file DUA applications by October 16, 2017.

To file a DUA claim go to www.floridajobs.org or call 800.385.3920.

Food

Food Pantries: There are food pantries located throughout Broward County distributing food to those who are having difficulties purchasing food. To locate your closest food pantry, please dial 2-1-1.

Broward County School Board will offer free lunches for all students attending public schools. The School Board will provide free lunches for all students until October 21st.

FEMA

Visit www.DisasterAssistance.gov to apply for FEMA assistance online. If you experience difficulty applying online, you may also call 800.621.3362 / TTY 800.462.7585 to apply during standard hours of operation (7 a.m. to 11 p.m. Eastern Time), 7 days a week. You can also check your application status at www.DisasterAssistance.gov. Survivors have 60-days from the date of a declaration for Individual Assistance to apply for assistance.



FEMA

P: 800.621.3362

FEMA: Immigrant Families Assistance

FEMA is providing assistance for U.S. citizen, non-citizen national, or a qualified alien to qualify for a grant from their Individuals and Households Program. However, undocumented individuals can apply on behalf of a minor child who is a citizen and has a social security number. FEMA can provide information about obtaining a social security number for a minor child. The minor child must live with the parent/guardian applying on his/her behalf.

FEMA Lodging (hotel/motel)

The Emergency Lodging Assistance program provides lodging reimbursement for pre-qualified individuals from designated disaster areas. The Federal Emergency Management Agency created the program to provide temporary shelter as a result of a Federal disaster declaration. To qualify, you must contact FEMA.

P: 800.621.3362

Home Repairs and Tree Removal

Center for Independent Living of Broward is helping Individuals with disabilities needing assistance with repairs or damage to their residents taking down hurricane shutters, accessing generators for power restoration - even coordinating temporary living arrangements or obtaining wheelchairs or other medical devices.

P: 954.772.6400

Operation Blue Roof is a program for homeowners who have damage to their roofs. The program sends licensed contractors out to homes to cover the damage with fiber-reinforced plastic sheeting (tarp) until homeowners can arrange repairs. The homeowner/landlord must legally agree to allow the Corps contractors access to the property by signing a Right of Entry (ROE) form. The ROE forms are being collected at Walmart Parking Lot: 2500 West Broward Blvd Fort Lauderdale, FL 33312.

P: 888.ROOF-BLU (888.766.3258)



Rebuilding Together Broward has been working hard to help our neighbors get back on their feet and now are beginning to expand their disaster relief support. If you are in dire need of repairs or clean-up/tree removal, please email Rebuilding Together details about your circumstances.

Email: info@rebuildingtogetherbroward.org

Legal Assistance

A legal aid hotline is now available for Hurricane Irma survivors in Florida who cannot pay for an attorney. Assistance through this hotline is available to qualified Floridians affected by Hurricane Irma in all Florida counties. Those who qualify will be matched with Florida lawyers who have volunteered to provide free legal help such as:

- Securing FEMA and other benefits

- Making life, medical and property insurance claims
- Dealing with home repair contractors
- Replacing wills and other important legal documents destroyed in the hurricane
- Helping with consumer protection matters, remedies and procedures
- Counseling on mortgage-foreclosure problems or landlord/tenant issues

P: 866.550.2929

IMPORTANT PHONE NUMBERS

Emergency Police, Fire or Medical Assistance	9-1-1
2-1-1 Broward	2-1-1 or 954.537.0211
Broward County Hotline	3-1-1 or 954.831.4000
Aging and Disability Resource Center of Broward County	954.745.9779
American Red Cross	954.797.3800
Insurance Consumer Helpline	877.693.5236
Special Medical Needs Shelter Registration and Transportation	954.831.3902

ADDITIONAL SERVICES

Broward County Family Success Centers

Family Success Centers are a one-stop source of social services information, referrals and services to assist individuals and families in setting goals, learning skills, and accessing the services they need to build a stronger, healthier and self-sufficient family unit. Services include:

- Integrated Intake, Assessment and Case Management
- Rent/Mortgage and Utility Assistance
- Becoming Self-Sufficient
- Information and Referrals

2-1-1 Broward

Your First Call For Help for: Disaster Services, Housing, Food, Rent, Utilities, Health, Employment, Legal, Mental Health, Substance Use, Child Care, Child Development, Special Needs, Domestic Violence, Youth and Senior Services, Veterans, Eating Disorders, LGBTQ, Bullying, School Problems, Suicide Prevention and more.

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WEBSITE SERVICES

2-1-1 Community Resource Database:

www.resourcehouse.com/211-Broward/

1. Click "Start a Search" button
2. Select a Keyword, such as Disaster Relief, Food, etc.
3. Click "Start a Search" button

Broward County:

www.broward.org/Hurricane/

FREQUENTLY ASKED QUESTIONS

How does FEMA help?

Home/Primary Residence: FEMA provides housing assistance to individuals and families who have lost their homes as a result of a presidentially-declared disaster. If you are a renter or homeowner, you may qualify for assistance. By law, FEMA assistance cannot duplicate the assistance you receive from your insurance company, but you may receive assistance for items not covered by insurance. If your home was impacted by a major disaster, FEMA recommends that you apply for assistance.

Business: FEMA does not offer assistance for small businesses impacted by a presidentially-declared disaster. However, FEMA does partner with the Small Business Administration (SBA), which offers low interest loans for business damages.

Secondary Home: FEMA does not offer assistance for your secondary home. Federal guidelines only allow FEMA to provide housing assistance when your primary residence is impacted by a presidentially-declared disaster.

Other Needs Assistance: FEMA offers disaster assistance for some of your other disaster-caused expenses including, medical and dental, child care, funeral and burial, essential household items, moving and storage, vehicle, and some clean-up items.

How does FEMA help if I have insurance?

Source: www.fema.gov/individual-disaster-assistance

You will have up to 12 months from the date you registered with FEMA to submit insurance information for review. FEMA cannot provide money to individuals or households for losses already covered by insurance.

If you have not already contacted your insurance agent to file a claim, please do this as soon as possible. Failure to file a claim with your insurance company may affect your eligibility for assistance. After filing a claim, if any of the following situations occur, FEMA may be able to provide some assistance:

- **Your insurance settlement is delayed.** Delayed means a decision on your insurance settlement has been delayed longer than 30 days from the time you filed the claim. If a decision on your insurance settlement has been delayed, you will need to write a letter to FEMA explaining the circumstance. You should include documentation from the insurance company proving that you filed the claim. If you filed your claim over the telephone, you should include the claim number, the date when you applied, and the estimated time it will take to receive your settlement. Any help awarded to you by FEMA would be considered an advance and must be repaid to FEMA once an insurance settlement is received.
- **Your insurance settlement is insufficient to meet your disaster-caused needs.** If you have received the maximum settlement from your insurance and still have an unmet disaster-caused need, you will need to write a letter to FEMA indicating your unmet need. You will also need to send in the claim settlement documentation from your insurance company for review.
- **You have exhausted the Additional Living Expenses provided by your insurance company.** If you have received the maximum settlement from your insurance for Additional Living Expenses (Loss of Use) and still need help with your disaster-caused temporary housing



need, write a letter to FEMA indicating why you continue to have a temporary housing need. You will also need to provide documentation to prove use of Additional Living Expenses from insurance, and a permanent housing plan.

- **You are unable to locate rental resources in your area.** The FEMA Helpline (1.800.621.3362) can assist you in finding rental resources in the disaster area by searching online with you. If no resources are available in your county, then the helpline agent can help you search for resources in an adjacent county.



I lost my job because of the disaster and I am unable to make my mortgage or rent payments. Will FEMA make payments until I can return to work?

FEMA assistance is limited to home repair, personal property repair and rental assistance for temporary housing; FEMA is unable to assist with mortgage or rent payments, if you stay in your damaged home.

Dial 2-1-1 for referrals for emergency financial assistance.

If I pay a mortgage, what type of help is available?

Source: Federal Housing Finance Agency

www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Disaster-Assistance.aspx

If you are a homeowner whose home or place of employment has been impacted by Hurricanes Irma, contact your mortgage company right away to discuss your mortgage relief options. You are eligible to temporarily stop making your monthly mortgage payment for up to 12 months. At the end of this temporary payment break:

- You won't have late fees.
- You won't have delinquencies reported to the credit bureaus.
- You won't have to catch up on all of your payments at once.
- You can work with your servicer to resume making a mortgage payment that is similar to what you paid before the disaster. Or if you need additional assistance, you can work with your servicer on options to keep your home.

Contact your mortgage servicer (the company where you send your monthly payments) as soon as possible to let them know about your current circumstances. The telephone number and mailing address of your mortgage servicer should be listed on your monthly mortgage statement. You also can look it up on the Mortgage Bankers Association website at www.mba.org/news-research-and-resources/hurricane-relief.

If you are having difficulty contacting your mortgage servicer, contact the Homeowner's HOPE™ Hotline at 1.888.995.HOPE (4673) for assistance and FREE confidential support from a HUD-approved housing counselor.

Do I qualify for Operation Blue Roof?

1. The home must be the primary residence* of the person or household requesting the emergency roof covering; AND
2. The residence has more than 50 percent of the roof framing undamaged. The framing must support the plastic sheeting as a temporary repair, and be able to provide safe shelter once contractors install the tarp; AND
3. The resident certifies that he or she is the owner of the residence requested to be covered OR is a renter that has obtained legal permission to continue occupying the residence until more permanent repairs are made; AND
4. The resident certifies that they will shelter in the residence that they have requested to be covered; AND
5. The roof must be standard roof shingles, or a similar material that will allow contractors to nail the tarp in place. Contractors will consider repairs to metal roofs and mobile homes on a case-

by-case basis and will install the covers, if possible. Contractors cannot cover roofs made of materials such as slate, asbestos or clay tile, or other material which would be exceptionally difficult to repair, or would likely be damaged during tarp installation.

HOW TO HELP OUR CHILDREN AFTER THE EVENT?

Source: Broward County Government

www.broward.org/Hurricane/AtoZ/Pages/ChildrenAfterEvent.aspx

Updated May 2017



The psychological effects of a natural disaster don't go away once the emergency has passed. Children can suffer from nightmares or other problems for up to two years after a disaster. Children are able to cope better with a traumatic event if parents, teachers and other adults support and help them with their experiences.

Help should start as soon as possible after the event. Some children may never show distress because they don't feel upset, while others may not give evidence of being upset for several weeks or even months. Even if children do not show a change in behavior, they may still need your help. Parents should be on the lookout for signs that their children need some extra counseling.

Watch for common child behaviors after a disaster.

- Children may be upset over the loss of a favorite toy, blanket, teddy bear or other items that adults might consider insignificant.
- They may undergo a personality change – from being quiet, obedient and caring to loud, noisy and aggressive, or from outgoing to shy and afraid.
- Have nightmares or be afraid to sleep alone or with the light off.
- Become easily upset, cry or whine.
- Lose trust in adults because the adults in their life were unable to control the disaster.
- Revert to younger behavior such as bedwetting and thumb sucking.
- Not want parents out of their sight, or refuse to go to school or daycare.
- Feel guilty that they caused the disaster by something they said or did.

Tips for Helping Children Cope After a Disaster

- Talk with your children and listen without judgment. Talk to them at their eye level. Encourage them to ask questions and describe what they're feeling. Assure them the disaster was not their fault.
- Calmly and firmly explain your situation. Tell children what you know about the disaster. As best you can, explain what will happen next.
- Let children take their time to figure things out. Don't rush them or pretend that they don't think or feel as they do. Let them know they can have their own feelings, which might be different than others.
- If you have to seek out alternatives for housing and assistance, try to keep the family together while you look and make the children a part of what you are doing. Otherwise, they might get anxious and worry that when you leave, you won't return.
- Assure fearful children that you will be there to take care of them. Do not expect them to be “brave,” or “tough” or not to cry.
- Include children in recovery activities. Give them chores that are their responsibility. This will help them feel that they are part of the recovery. Having a task will help them understand that everything will be all right.
- Resume familiar routines as quickly as possible. A regular schedule is important for children.
- Allow your children to have as much control as possible over decisions that affect them, such as choosing what outfit to wear, or what meal to have for dinner.
- Find ways to emphasize to children that you love them. Allow special privileges such as leaving the light on when they sleep for an extra period of time after the disaster.
- Restrict viewing of television, especially programs that cover the disaster.
- Encourage children to draw or paint pictures, or write a story of how they feel about their experiences.
- Use music to help relieve stress and tension.