



**CHARLOTTE COUNTY**  
ECONOMIC DEVELOPMENT  
*Your Business. Cleared for Takeoff.*

## Business Hurricane Season Preparedness Webinar

May 24, 2023 Live Webinar at 12:00 PM

Join us for a FREE webinar with guests from the SBA, FEMA, CareerSource SWFL, FSBDC at FGCU, Charlotte County Emergency Management, and more to talk about hurricane season preparedness for businesses.

[> REGISTER NOW](#)



# WELCOME!



**FEMA**

U.S. Small Business Administration





**AMANDA BENTON**

Charlotte County Economic Development  
Business Retention and Expansion Coordinator

**[AMANDA.BENTON@CHARLOTTECOUNTYFL.GOV](mailto:AMANDA.BENTON@CHARLOTTECOUNTYFL.GOV)**



# AGENDA

## Welcome!

- How this Teams meeting will work
- Q&A will be at the end of all presentations

## Speakers

- Patrick Fuller - Charlotte County Emergency Management
- Brian Beard - SBA
- Deborah Parker and Kenneth Simpson - FEMA
- Dorian Zwierewicz - Florida's SBDC at FGCU
- Lis Scott - CareerSource SWFL
- Angie Matthiessen - United Way of Charlotte County



# Hurricane Season Preparedness Resources

The screenshot shows the website's navigation menu with the following items: SITE SELECTION, COMMUNITY DATA, BUSINESS SUPPORT (with a dropdown arrow), NEWS & EVENTS, and ABOUT. The dropdown menu for BUSINESS SUPPORT is open, listing: Hurricane Ian Relief and Recovery, Business Resources and Hurricane Season Preparedness, Relocate Your Business, and Business Retention and Expansion. The main banner features a blurred image of people working together and contains the text: "YOUR BUSINESS. CLEARED FOR TAKEOFF." and "Workforce size: 585,000".

This block contains three small images. The first image shows a soldier in military gear with the text "County" below it. The second image shows two women in a business meeting with the text "START a business" overlaid. The third image shows a landscape with a road and the text "HURRICANE Relief and" overlaid.

[Cleared4Takeoff.com](https://Cleared4Takeoff.com)

## HURRICANE SEASON PREPAREDNESS



[GO TO WEBSITE](#)

### FLORIDA DISASTER.ORG

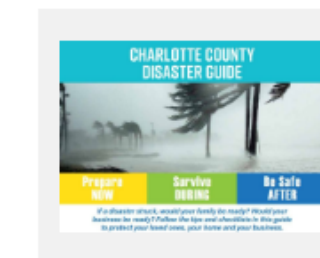
FloridaDisaster.biz is a partnership between DEO and the Florida Division of Emergency Management that provides a hub for businesses before, during, and after emergencies.



[GO TO WEBSITE](#)

### JUNE 2022 HURRICANE PREPAREDNESS

The Charlotte County Economic Development Office partnered with the Small Business Development Center at Florida Gulf Coast University, CareerSource Southwest Florida, Charlotte County Emergency Management, Charlotte County Chamber of Commerce, Punta Gorda Chamber of Commerce and Englewood Chamber to help you plan and prepare for hurricane season. If you missed the webinar you can watch the recording on YouTube, check out the presentations and use the following resources to help you prepare for hurricane season.



[GO TO WEBSITE](#)

### CHARLOTTE COUNTY DISASTER GUIDE

Your business needs change over time - make sure you have what you need for this year's hurricane season. The Charlotte County Disaster Guide has all the information you need to be prepared this hurricane season.

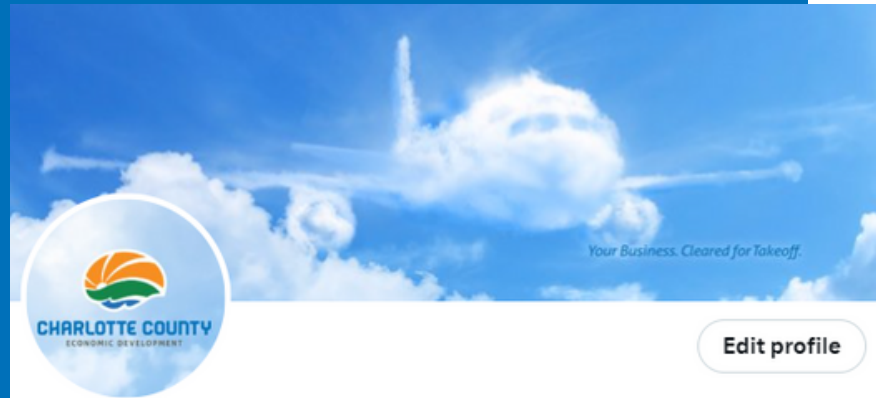


[GO TO WEBSITE](#)

### CHARLOTTE COUNTY EVACUATION ZONE INFORMATION

Evacuation Zones are not based solely on the elevation of your residence. The Zones are determined using data provided by the National Hurricane Center, elevation, and evacuation routes. Storm surge does not correlate with the category of the storm.

# Hurricane Season Preparedness Resources



## Charlotte County, Florida Economic Development

@CharlotteEDO

Official site of Charlotte County Economic Development Office located in Southwest Florida, USA.

Charlotte County, Florida [cleared4takeoff.com](http://cleared4takeoff.com) Joined June 2010

304 Following 512 Followers

Edit profile



## Charlotte County, Florida Economic Development

1.4K followers • 37 following

Posts About Mentions Reviews Followers Photos More

### Intro

Charlotte County Economic Development is available for your expansion and relocation business needs.

Edit bio

Page · Public figure

18501 Murdock Circle, Suite 302

+1 941-764-4941

info@cleared4takeoff.com

Cleared4Takeoff.com

What's on your mind

Live video

### Featured

People won't see this unless you pin

### Posts

List view



charlottecountyfloridaecondev



349 Posts

1,090 Followers

60 Following

CharlotteCountyFLEconDev  
Government organization  
Your Business. Cleared for takeoff.

[linktr.ee/charcoedo](https://linktr.ee/charcoedo)



Reels



TikTok



CHARLOTTE COUNTY  
ECONOMIC DEVELOPMENT

18501 Murdock Circle, Suite 302 Port Charlotte, Florida 33948

Phone: 941.764.4941 | Fax: 941.764.4947

info@Cleared4Takeoff.com

## STAY CONNECTED



## Charlotte County, Florida Economic Development

Your Business. Cleared for Takeoff.

Government Relations · Port Charlotte, Florida · 1,364 followers · 6 employees

Dave & 3 other connections work here

Following

Visit website

More

Home About Posts Jobs People

### About

Your Business. Cleared for Takeoff

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# CO-HOSTS



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# OUR SPEAKER



**PATRICK FULLER**

Charlotte County Emergency  
Management  
Emergency Management Director



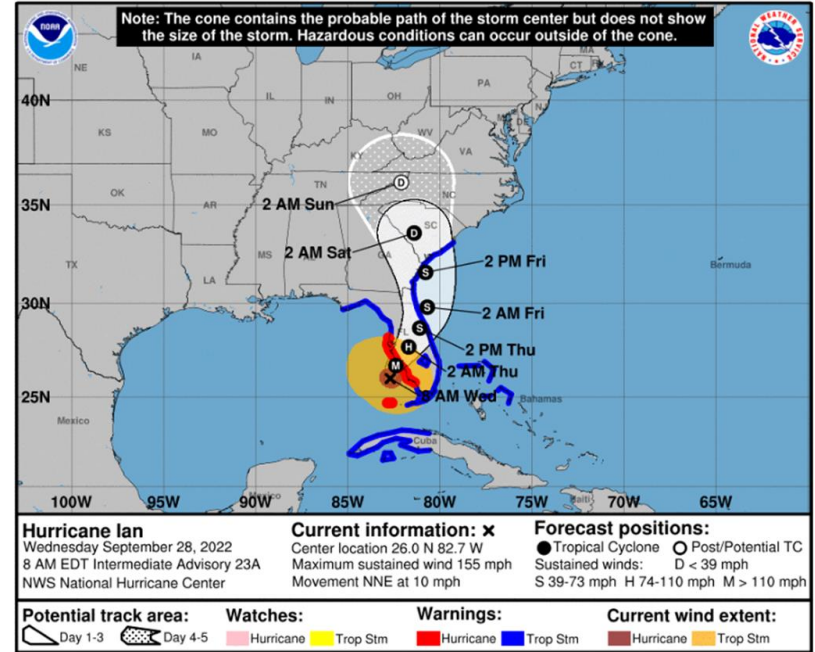
# 2023 Hurricane Season



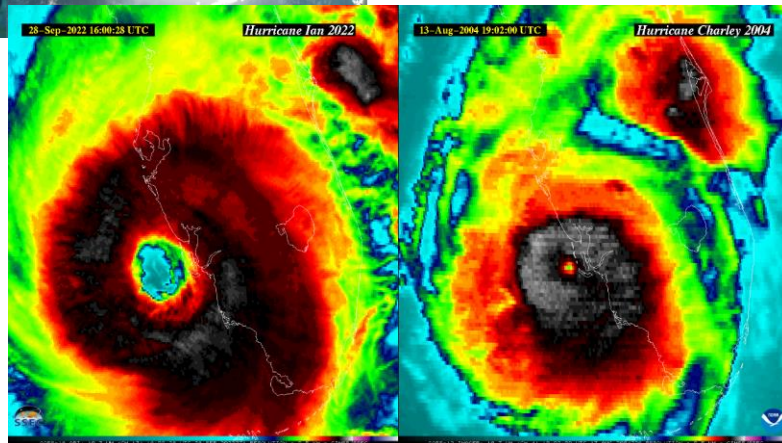
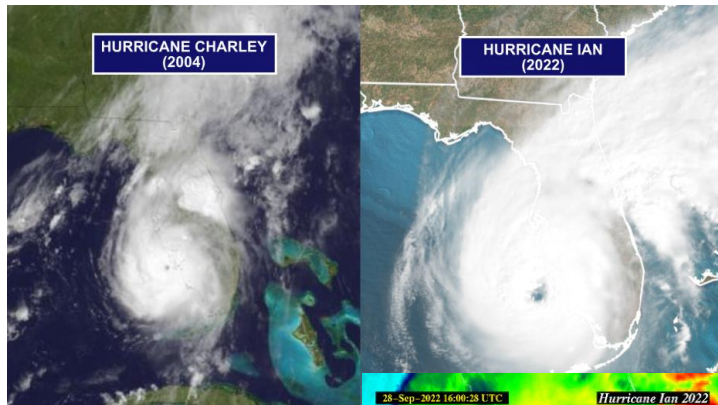


# Hurricane Ian

- Landfall on September 28<sup>th</sup> as a strong Category 4 Hurricane
- Ian is tied for the 5<sup>th</sup> strongest landfalling Hurricane in U.S. history to date. It is also the 3<sup>rd</sup> most costly U.S. Hurricane to date
- Ian was a very large slow-moving storm with forecast for potential of 12-18 feet of storm surge from Bonita Beach to Englewood Beach
- If the track had deviated roughly 20 miles further north portions of Charlotte County would have likely experienced the storm surge seen on Fort Myers Beach.
- Widespread damage experienced throughout Charlotte County. Recovery continues...



# Ian vs. Charley





- Size, Speed, Intensity and Direction
  - Wind speed (155mph vs 150mph)
  - Wind extent (45 miles/20 miles)
  - Eye wall diameter (20 miles/5 miles)
  - Forward movement (8mph/20mph)
  - Surge (10'-15'/4'-7')
  - Rainfall (10"-15"/4"-6")
  - Path (similar)

# Take Aways

- No two storms are the same.
- Category does NOT equal storm surge.
- Hide from wind and run from water.
  - Water accounts for 88% of storm deaths.
- Take all threats into account.

**THE REALITIES OF STORM SURGE**

- This is what surge can do to a home.
- It is a constant onshore push of water, potentially for hours.
- This is the main reason for evacuations. **Be sure to heed any evacuations orders from your county officials!**
- The water rises fast – like a tsunami. As a **last resort**, if caught in the surge, it is important to go vertical (example: second or third floor of the building you are sheltering in) instead of trying to evacuate in your vehicle once water has started to rise.
- Be sure to include an axe or saw in your hurricane supply kit.

  NATIONAL WEATHER SERVICE  
WEATHER FORECAST OFFICE  
TAMPA BAY, FL



(a) 9/28 10:38 AM



(c) 9/28 2:19 PM

(b) 9/28 1:39 PM

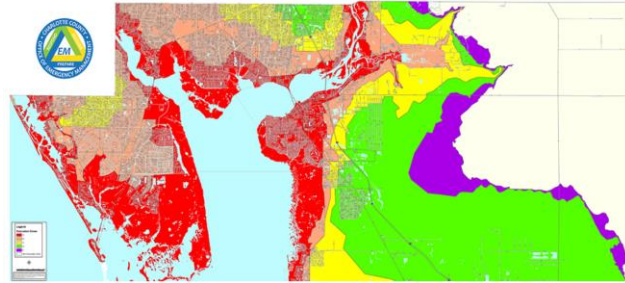


(d) 9/28 3:03 PM



# Understand Your Risk

- Where do you live?
- How and when was your home built?
- What is your evacuation zone?
- Special considerations?
- Are you adequately insured?
- Will FEMA make you whole?

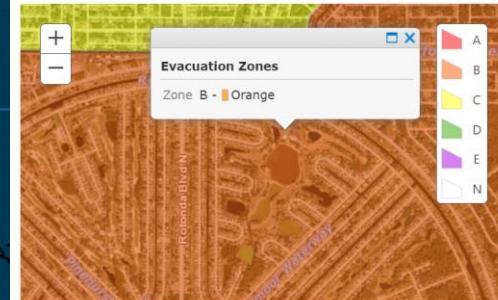


## Find Your Evacuation Zone

Please enter your house address:

645 rotonda circle, rotonda west fl 33947

| Address                     | Zone       |
|-----------------------------|------------|
| 600 ROTONDA CIR #, FL 33947 | B - Orange |



## Know Your Zone

# Make a Plan

- Where will you evacuate and how?
- What are the sheltering options?
- How will you communicate to family?
- What will you take with you when you evacuate?



# Prepare

- Build a kit
- Consider specific needs
- Review and test your plans
- Buy or reevaluate insurance policies
- May 27<sup>th</sup> – June 9<sup>th</sup> and August 26<sup>th</sup> – September 8<sup>th</sup> are the Disaster Preparedness Sales Tax Holiday for 2023
- Help others

## Build A Kit

Have enough food, water and other supplies to support your needs for several days.

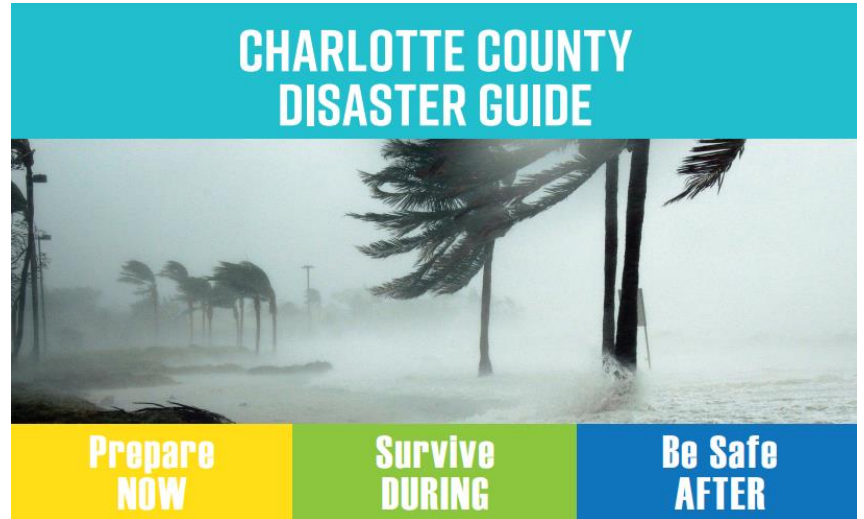


Ready

| <b>DISASTER SUPPLY KIT CHECKLIST</b>  |  |   |
|---|--|---|
| <p><b>General</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Two week minimum supply of medication, regularly used medical supplies, and a list of allergies</li> <li><input type="checkbox"/> A list of the style, serial number, and manufacturer information of required medical devices</li> <li><input type="checkbox"/> Batteries</li> <li><input type="checkbox"/> Flashlights                             <ul style="list-style-type: none"> <li>Do not use candles</li> </ul> </li> <li><input type="checkbox"/> NOAA Weather Radio (battery operated or hand cranked)</li> <li><input type="checkbox"/> Cash                             <ul style="list-style-type: none"> <li>ATMs and ATMs may not be available after a storm</li> </ul> </li> <li><input type="checkbox"/> Cell phone chargers</li> <li><input type="checkbox"/> Books, games, puzzles or other activities for children</li> </ul> | <p><b>First Aid</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> First Aid Manual</li> <li><input type="checkbox"/> Sterile adhesive bandages of different sizes</li> <li><input type="checkbox"/> Sterile gauze pads</li> <li><input type="checkbox"/> Hypoallergenic adhesive tape</li> <li><input type="checkbox"/> Triangular bandages</li> <li><input type="checkbox"/> Scissors</li> <li><input type="checkbox"/> Tweezers</li> <li><input type="checkbox"/> Sewing needle</li> <li><input type="checkbox"/> Moistened towelettes</li> <li><input type="checkbox"/> Antiseptic</li> <li><input type="checkbox"/> Disinfectant wipes</li> <li><input type="checkbox"/> Hand sanitizer</li> <li><input type="checkbox"/> Thermometer</li> <li><input type="checkbox"/> Tube of petroleum jelly</li> <li><input type="checkbox"/> Safety pins</li> <li><input type="checkbox"/> Soap</li> <li><input type="checkbox"/> Latex gloves</li> <li><input type="checkbox"/> Sunscreen</li> <li><input type="checkbox"/> Aspirin or other pain reliever</li> <li><input type="checkbox"/> Anti-diarrheal medicine</li> <li><input type="checkbox"/> Antacid</li> <li><input type="checkbox"/> Linctive</li> <li><input type="checkbox"/> Cotton balls</li> <li><input type="checkbox"/> Q-tips</li> </ul> | <p><b>Important Documents</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Insurance cards</li> <li><input type="checkbox"/> Medical records</li> <li><input type="checkbox"/> Banking information</li> <li><input type="checkbox"/> Credit card numbers</li> <li><input type="checkbox"/> Copies of social security cards</li> <li><input type="checkbox"/> Copies of birth and/or marriage certificates</li> <li><input type="checkbox"/> Other personal documents</li> <li><input type="checkbox"/> Set of car, house, and office keys</li> <li><input type="checkbox"/> Service animal I.D., veterinary records, and proof of ownership</li> <li><input type="checkbox"/> Information about where you receive medication, the name of the drug, and dosage</li> <li><input type="checkbox"/> Copy of Will                             <ul style="list-style-type: none"> <li>*Items should be kept in a water proof container</li> </ul> </li> </ul> |
| <p><b>Phone Numbers</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Maintain a list of important phone numbers including:                             <ul style="list-style-type: none"> <li>County emergency management office,</li> <li>evacuation sites, doctors, banks, schools, veterinarian, a number for out of town contacts, friends and family</li> </ul> </li> </ul>   | <p><b>Clothing</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Rain gear such as jackets, hats, umbrellas and rain boots</li> <li><input type="checkbox"/> Sturdy shoes or boots and work gloves</li> </ul>  | <p><b>Food and Water</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Food                             <ul style="list-style-type: none"> <li>Nonperishable packaged or canned food and beverages, snack foods, juices, baby food, and any special dietary items to last at least 7 days</li> </ul> </li> <li><input type="checkbox"/> Water                             <ul style="list-style-type: none"> <li>1 gallon per person per day</li> </ul> </li> <li><input type="checkbox"/> Non-electric can opener</li> <li><input type="checkbox"/> Paper plates</li> <li><input type="checkbox"/> Napkins</li> <li><input type="checkbox"/> Plastic cups</li> <li><input type="checkbox"/> Utensils</li> </ul>  |
| <p><b>Special Needs Items</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Specialty items for infants, small children, the elderly, and family members with disabilities</li> </ul>   | <p><b>Pet Care Items</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Pet food and water to last at least 7 days</li> <li><input type="checkbox"/> Proper identification</li> <li><input type="checkbox"/> Medical records/microchip information</li> <li><input type="checkbox"/> A carrier or cage</li> <li><input type="checkbox"/> Muzzle and leash</li> <li><input type="checkbox"/> Water and food bowls</li> <li><input type="checkbox"/> Medications</li> <li><input type="checkbox"/> Supplies for your service animal</li> </ul>  | <p><b>Vehicle</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Keep your motor vehicle tanks filled with gasoline</li> </ul>   |
| <p><b>Find more disaster preparedness tips at <a href="http://FloridaDisaster.org">FloridaDisaster.org</a></b></p>  |  |   |

# Stay Informed

- Where can you go for information?
  - Local News Outlets
  - Radio Stations
  - Alert Charlotte
  - iNWS Alerts
  - County Website/Social Media
  - Information Hubs



# Now What?

- Stay engaged, be aware
- Be a good neighbor (CERT)
- Avoid complacency
- Outreach events like this...





# Questions?





# OUR SPEAKER



**BRIAN BEARD**

U.S. Small Business Administration  
Public Affairs Specialist



U.S. Small Business  
Administration





# The Basics of SBA Disaster Loans

As of Mar. 31, 2023

# SBA's Disaster Loan Program

## Business & Home Loans for Property Damages

- For damage not covered by insurance or other recovery funds.
  - Homeowners – up to \$200K for primary residence
  - Renters & Homeowners – up to \$40K for personal property
  - Businesses & Non-profits – up to \$2M for structure, inventory, equipment, machinery

## Economic Injury Loans for Working Capital

- Small businesses and most private nonprofit organizations with significant drop in sales due to the disaster.
- Working capital for monthly expenses (payroll, utilities, rent, etc.)
- With or without physical damage.
- Up to \$2M for combination of physical/economic injury.

# SBA Loan Requirements

## Requirements for loan approval:



- Eligibility – The home or business must have a physical presence in a declared county.



- Credit History - Applicants must have a credit history acceptable to SBA.



- Repayment – SBA must document the applicant has the ability to repay the loan and existing debts/obligations. (pre-existing loans okay)

Note: If the loan is declined or withdrawn, you have 6 months from the date of letter to provide additional information and request reconsideration.

# SBA Disaster Loan Advantages

- Low interest rate will not change—cheaper than other debt.
- No payments and no interest accrued for first year (til 9/2023?).
- No cost to apply. No closing costs. No prepayment penalty.
- Loan term up to 30 years = low payments.
- If offered a loan, two months to decide.
- No obligation to accept loan. Apply now, decide later.
- No collateral on loans up to \$25K.
- Can cover deductible plus 20% of total damage for mitigation.
- Can apply before insurance settlement. Start repairs, and insurance can pay off loan.
- Business loan for rental property.
- Apply now, decide later. Keep your options open!

# Sequence of Disaster Assistance

## For Homeowners & Renters:

- Register first with FEMA
  - FEMA will make sure home or rental is safe & secure to live in, and could provide rental assistance and/or basic repairs.
- FEMA is not insurance and will not fix or replace everything.
- Based on income, may get referred to SBA for loan to cover personal property damage.
- Keep options open – follow through on FEMA referral!!!
- Apply at no cost for SBA loan
- If denied, may get referred back to FEMA for personal property assistance.
- If you get a loan offer, have 2 months to decide.
- Do not put “0” for income on FEMA registration.

# WHAT YOU NEED TO APPLY FOR AN SBA LOAN

- Contact information for all applicants
- Applicant cell phone (for verification)
- Social Security Numbers for all applicants (& owners for biz).
  - and Employer Identification Numbers (EIN) for business
- Financial Info (income, account balances, monthly expenses)
- Information about your deed or lease
- Tax return for previous year (may need 3 years for EIDL)
- Insurance information, if available
  
- No outstanding federal debts (unpaid taxes, child support, or default on a previous SBA loan, etc.)
  - If behind, get on payment plan before applying
- Must maintain insurance for previous loan.



# Disaster Loan Application Steps

Three ways to apply:

- You can apply online at <https://DisasterLoan.sba.gov>
- You can visit an SBA Business Recovery Center or a FEMA/SBA Disaster Recovery Center and get in person help in applying.
- You can request a paper loan application by calling **800-659-2955** or sending an email to: [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov) and return by mail, or turn it in at a temporary FEMA or SBA Center.

An SBA Loan Officer will review your credit, repayment ability and make a loan decision. (3 weeks) Loan Officer will discuss the decision with you.

Loan amount based on ability to repay.

You can accept a lower amount.

Once the loan documents are executed and returned to SBA, the Legal department can authorize disbursement of the loan. (3-5 days)

First disbursement is usually \$25K. Provide receipts for next payment.

# SBA Resource Partners

SBA's Resource Partners help businesses:

- With preparing financial statements and applying for an SBA disaster loan
- Successfully stay in business.
- Develop operational, financial and marketing plans.
- Consider alternative sources of revenue.
- Identify ways to reduce costs.
- Update management and technical services.

For the nearest office, visit: <https://www.sba.gov/local-assistance>



Women's Business Centers



# SBA Office of Disaster Recovery & Resilience Contacts for the Public

For More Information About SBA's  
Disaster Assistance Programs, go to:

[www.sba.gov/disaster](http://www.sba.gov/disaster)

Or contact SBA's

Customer Service Center at:

1-800-659-2955 / 1-800-877-8339 (TTY)

Or Send an Email to:

[disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)





# OUR SPEAKER



**DEBORAH PARKER**

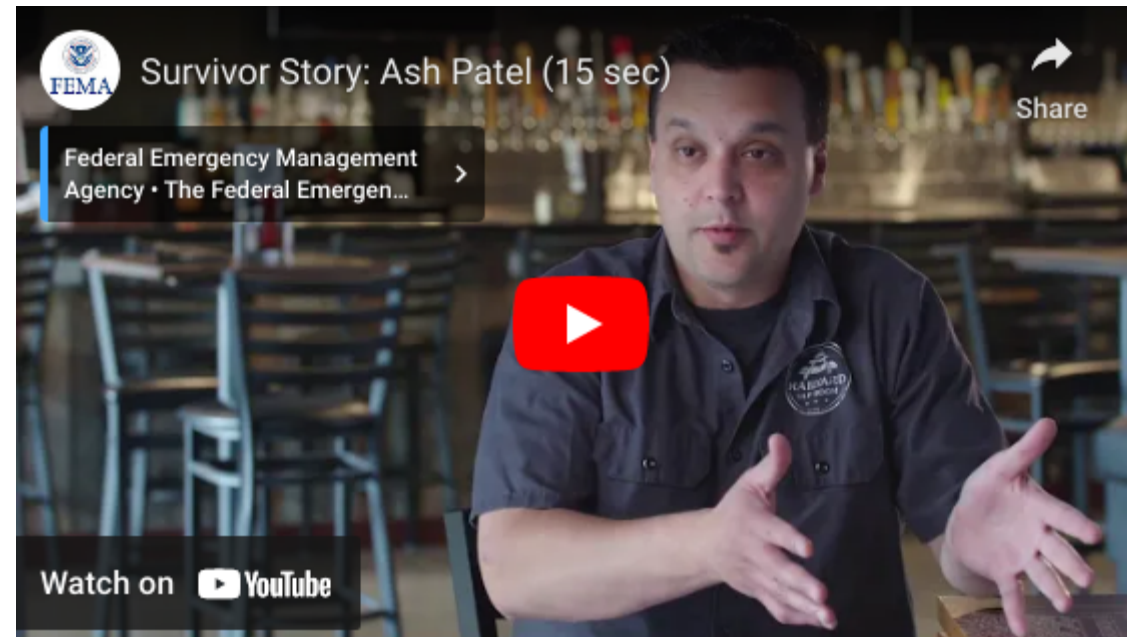
FEMA

DR-4673-FL Floodplain Management  
and Insurance Taskforce Leader



# FEMA





NATIONAL FLOOD INSURANCE PROGRAM

# PROTECT THE LIFE YOU'VE BUILT

WITH FLOOD INSURANCE

## FLOODING IS THE MOST COMMON AND COSTLY NATURAL DISASTER IN THE U.S.

The National Flood Insurance Program (NFIP), overseen by the Federal Emergency Management Agency (FEMA), offers flood insurance to help you replace property damaged by floods. Learn more about how flood insurance can give you peace of mind after a disaster.



FEMA





## LEARN ABOUT YOUR FLOOD RISK

Even if you don't live near water, your home could still be at risk. Flooding can occur due to:



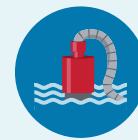
Changing weather patterns



Rapid rainfall or snowmelt



Construction projects



Inadequate drainage systems



Breached dams



Surface erosion



Wildfires



Other natural disasters

These events, among others, can cause unpredictable flooding, resulting in damage both inside and outside of mapped Special Flood Hazard Areas (SFHAs). SFHAs are areas with at least a 1% annual chance of experiencing a flood each year.

Areas outside of SFHAs are identified as having moderate- to low-flood risk. Despite the lower risk of flooding, an average of 40% of the NFIP's flood claims occur outside of SFHAs.

**Visit [msc.fema.gov/portal/home](https://msc.fema.gov/portal/home) to identify your flood zone and make informed decisions about flood insurance and your property's flood risk.**

Keep in mind, though, that flood zones are only one factor for you to consider when determining a property's flood risk. The NFIP's pricing system is based on an equitable pricing methodology that recognizes property-specific factors such as distance to a flood source, foundation type and cost to rebuild.



## UNDERSTAND GAPS IN YOUR COVERAGE

Did you know your homeowners or renters insurance may not cover flood-related damage? Unfortunately, many property owners and renters don't learn about this exclusion until it's too late, resulting in uninsured damage to their property, home and belongings.

Property owners and renters may plan to rely on federal disaster assistance when flood damage occurs. Most types of assistance require the flood event to be a presidentially declared disaster. Emergency aid might not be enough to make a full recovery: a U.S. Small Business Administration loan must be repaid with interest and a FEMA disaster grant through the Individuals and Households Program (IHP) does not compensate for all losses caused by a disaster. IHP assistance is only intended to meet your basic needs and supplement disaster recovery efforts.

**By comparison, flood insurance claim payments never need to be repaid and averaged \$68,000 from 2016 to 2021.**

**For more information about IHP services, visit [fema.gov/assistance/individual/program](https://fema.gov/assistance/individual/program).**

## FLOOD INSURANCE CAN COVER YOUR BUILDING AND CONTENTS

The NFIP offers flood insurance policies that provide coverage for both buildings and contents in the event of a flood. **Review the coverages [on page 4](#)** to see how you can enhance your property's protection.

*Contact your insurance agent for more information on building and contents coverage through an NFIP flood insurance policy.*



## FLOOD INSURANCE BUILDING COVERAGE

The following are examples of items included under flood insurance building coverage:



The building & its foundation



Carpet permanently installed over unfinished flooring



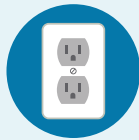
Central air conditioners



Ranges, cooking stoves & ovens



Furnaces



Electrical systems



Refrigerators



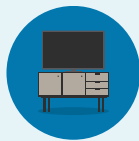
Water heaters

## FLOOD INSURANCE CONTENTS COVERAGE

Contents-only coverage can be purchased in addition to building coverage or by itself if you are a renter. Contents coverage can include:



Furniture



Electronics



Area rugs



Washers & dryers



Food freezers & the food in them



Portable microwave ovens



Artwork  
(up to \$2,500)

## FLOOD INSURANCE POLICY COVERAGE LIMITS

You can purchase flood insurance up to the maximum amount of insurance available for the following property types. Review the options below and call your insurance agent for information on next steps.

| PROPERTY TYPE  | BUILDING COVERAGE                 | CONTENTS COVERAGE |
|--|-----------------------------------|-------------------|
| Single-Family Home   | \$250,000                         | \$100,000         |
| Residential Mobile/<br>Manufactured Home   | \$250,000                         | \$100,000         |
| Residential Condominium Unit<br>in a Residential Building  | \$250,000 x<br>number of<br>units | \$100,000         |
| Rented Residence (e.g.,<br>apartment unit, rented<br>single-family, etc.)                        | N/A                               | \$100,000         |
| Non-Residential Building (e.g.,<br>office, retail space, hotel,<br>condominium, etc.)            | \$500,000                         | \$500,000         |
| Other Non-Residential Building<br>(e.g., office, house of worship,<br>garage, school, clubhouse) | \$500,000                         | \$500,000         |

*Refer to your flood insurance policy or speak with your agent for coverage limits specific to your property.*



## HOW TO PURCHASE FLOOD INSURANCE

The key to protecting the life you've built is to plan ahead. Talking to an insurance agent is the first step in protecting your property, business and/or belongings. They will be able to provide you policy options, quotes and other information to educate you before you make a decision.

Your insurance agent may also present cost-saving opportunities for you to take advantage of, like flood mitigation actions to further protect your property.

If you don't have an insurance company or if your insurance agent does not sell flood insurance, **use the NFIP insurance provider locator at [floodsmart.gov/find](https://floodsmart.gov/find)** to find a provider near you.



### DON'T WAIT UNTIL IT'S TOO LATE

Flood insurance policies are available at any time. However, there's typically a **30-day waiting period before a policy goes into effect**. This can leave your property and/or belongings vulnerable to uninsured flood damage. **For more information on the 30-day waiting period, visit [agents.floodsmart.gov/flood-in-progress](https://agents.floodsmart.gov/flood-in-progress).**



## ADDITIONAL GUIDANCE & CONTACT INFORMATION

The NFIP has valuable resources that can help you understand flood insurance coverage and connect you with the information you need.

To find a flood insurance provider, use our online tool at [floodsmart.gov/find](https://floodsmart.gov/find).

Visit our Flood Insurance Advocate page at [fema.gov/flood-insurance/advocate](https://fema.gov/flood-insurance/advocate) to learn more about fair treatment of policyholders and property owners.

At [floodmaps.fema.gov/fhm/fmx\\_main.html](https://floodmaps.fema.gov/fhm/fmx_main.html), we have Customer Care Center specialists to help you with questions about flood mapping and insurance. You can contact FEMA Mapping and Insurance eXchange (FMIX) directly at [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov), by calling **877-336-2627** or chatting live with a specialist from 9 a.m. to 5 p.m. ET Monday-Friday.

Those who use a relay service, such as video relay service (VRS), captioned telephone service or others, may provide FEMA the number for that service.



FEMA



Congress created the National Flood Insurance Program (NFIP) in 1968 to reduce future flood damage through floodplain management, and to provide people with flood insurance through individual agents and insurance companies. The Federal Emergency Management Agency (FEMA) oversees the NFIP. To learn more about the NFIP, visit [floodsmart.gov](https://www.floodsmart.gov).

NATIONAL FLOOD INSURANCE PROGRAM

# FLOOD INSURANCE FOR CONDOMINIUM ASSOCIATIONS

## PROTECT YOUR CONDOMINIUM COMMUNITY

**A standard property insurance policy typically doesn't cover flood damage.**

FEMA's National Flood Insurance Program (NFIP) aims to reduce future flood damage by providing flood insurance through the federal program and private insurance companies.

Flood insurance is available to qualifying condominium associations. The Residential Condominium Building Association Policy (RCBAP) insures against direct physical damage to your building from flood, as defined in the policy. Without flood insurance coverage on your condominium community, your association could face the full financial cost of flood damage.

**Review the NFIP's official definition of a flood and a more detailed summary of coverage at [agents.floodsmart.gov/rcbap-summary-of-coverage](https://agents.floodsmart.gov/rcbap-summary-of-coverage).**



FEMA



## CONDOMINIUM ELIGIBILITY

Only condominium associations in participating communities that are **at least 75% residential** are eligible to purchase flood insurance coverage under an RCBAP. Insurable buildings can include townhouses, rowhouses, low-rise, high-rise and detached single-family condominium buildings.

An RCBAP **does not apply** to condominiums in which 25% or more of the building is for non-residential use or to non-residential buildings like pool houses, clubhouses, detached garages and detached storage buildings. Communities in the Emergency Program must be converted to the Regular Program before condominium associations can submit for RCBAP coverage.



### Deep Dive

Coverage for non-residential buildings is available under a **General Property (GP) policy** (non-residential limits apply). Talk to your insurance agent for more information.

## COVERAGE LIMITS & INSURABLE PROPERTY

### Coverage Limits

Building coverage through an RCBAP covers certain structural and foundational aspects of the building and each unit. Coverage applies with the following limits:

- \$250,000 multiplied by the number of units or the replacement cost of the building, whichever is less; and
- \$100,000 for the commonly owned contents of the building.

### Insurable Property

Contents coverage is not included with an RCBAP, however, adding it to your policy can insure commonly owned contents such as furniture within shared areas like lobbies, mail rooms or hallways. Please ask your insurance agent about obtaining contents coverage for items belonging to the association and refer to your policy for specific coverage details.

The following are examples of insurable property owned by the condominium association; however, this is not a comprehensive list.



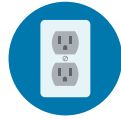
Building structure



Staircases



Water heaters



Electrical systems



Central air-conditioning, furnaces & heat pumps



Foundation & foundation walls



Well water tanks & pumps



Permanently installed carpeting, bookcases, cabinets & paneling



The NFIP recommends you encourage unit owners to purchase individual building and contents coverage policies to protect their unit and belongings against flooding. An RCBAP protects the condominium association, but **it does not cover structural elements of individual units or personal belongings.**

## FLOOD INSURANCE PREMIUMS

Several factors are considered in determining the cost of a flood insurance premium. Your RCBAP premium may be calculated based on factors such as:

- Building replacement cost;
- Date of construction;
- Number of floors;
- Elevation;
- First Floor Height;
- Foundation type;
- Distance to a flood source;
- Claims history for the building; and
- The deductible you choose and the amount of coverage you select.



## Policy Savings for Residents

Insuring all units under a single RCBAP can result in cost savings for unit owners. Residents may not be required to purchase individual policies by their lenders if the association's RCBAP covers either the replacement of the building or the maximum amount of coverage allowed, whichever is less. This could mean they're only required to pay a single deductible and any related fees.



## ADDITIONAL GUIDANCE AND CONTACT INFORMATION

For more information about flood insurance for residential condominium buildings, contact your insurance agent or find a flood insurance provider at [floodsmart.gov/flood-insurance/providers](https://floodsmart.gov/flood-insurance/providers).

You may also review the NFIP Summary of Coverage for Residential Condominium Buildings at [agents.floodsmart.gov/rcbap-summary-of-coverage](https://agents.floodsmart.gov/rcbap-summary-of-coverage) or the applicable Simple Guide at [agents.floodsmart.gov/rcbap-simple-guide](https://agents.floodsmart.gov/rcbap-simple-guide).

At [floodmaps.fema.gov/fhm/fmx\\_main.html](https://floodmaps.fema.gov/fhm/fmx_main.html), we have Customer Care Center specialists to help you with questions about flood mapping and insurance. You can contact FEMA Mapping and Insurance eXchange (FMIX) directly at [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov) or by calling **877-336-2627**.



FEMA



Congress created the National Flood Insurance Program (NFIP) in 1968 to reduce future flood damage through floodplain management and to provide people with flood insurance through individual agents and insurance companies. FEMA manages the NFIP.

If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.

NATIONAL FLOOD INSURANCE PROGRAM

# SUMMARY OF COVERAGE

# COMMERCIAL PROPERTY



FEMA



**This document is designed to help you understand your flood insurance policy. It provides general information about deductibles, what is and is not covered by flood insurance, and how items are valued at the time of loss.**

The specifics described below all pertain to the National Flood Insurance Program's (NFIP) General Property (GP) Form of the Standard Flood Insurance Policy (SFIP), commercial property only. This policy type is used to insure non-residential buildings, five or more family residential buildings, condominiums with more than 25% non-residential occupants, and/or the contents within those structures.

## TYPES OF COVERAGE FOR ELIGIBLE PROPERTY

The NFIP's **General Property Form** offers commercial policyholders coverage for:

- Building Property up to \$500,000
- Personal Property up to \$500,000

For businesses, Personal Property refers to the contents of the business (see page 3, General Guidance) and will include stock as defined in the policy. The NFIP encourages everyone to purchase both types of coverage. Your lender might require that you purchase a certain amount of flood insurance coverage.

Complete terms can be found in the SFIP form, available at [FloodSmart.gov/SFIP](https://www.floodsmart.gov/SFIP). For more information about your specific limits of coverage and deductibles, please refer to the Declarations Page of your flood insurance policy. You also should review your policy with your insurance agent or company representative.

## WHAT IS A FLOOD?

Flood insurance covers direct physical loss caused by flood. In simple terms, a flood is an excess of water on land that normally is dry. The official definition used by the NFIP is "A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface waters from any source;
- Mudflow\*; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above."

*\*Mudflow is defined as "A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows."*

## ABOUT YOUR FLOOD POLICY

There are three important facts you should know about your coverage under a Standard Flood Insurance Policy General Property Form.

1. It is a single-peril policy. It only pays for direct physical loss by or from flood damage as defined by the policy.
2. Subject to the coverage exclusions and policy limitations, the GP covers direct physical damage to the insured structure up to the Actual Cash Value of the actual damages or the policy limit of liability, whichever is less (see How Flood Damage Is Paid, page 4). **Note:** The SFIP applies a separate deductible to both building and contents losses. Your deductible is always taken from the loss and not from the limit of liability.
3. Personal Property coverage, also known as contents coverage, is not included with building property coverage and needs to be purchased separately.

*Please note that your policy only covers one building or structure. To obtain coverage for multiple structures, you may need to purchase separate policies.*

## CHOOSING DEDUCTIBLES

Choosing the amount of your deductible is an important decision. There are separate deductibles for Building Property and Personal Property coverage as well as separate Building Property and Personal Property claims. Review the Declarations Page in your flood insurance policy for amounts of coverage and deductibles you currently have.

As with car or homeowners insurance, choosing a higher deductible may lower the premium you pay, but it also will reduce your claim payment. Your lender may require coverage or limit how high of a deductible your insurance provider can set. Talk with your insurance agent, company representative, and lender about raising or lowering deductibles.

## REMINDER: KEEP YOUR RECEIPTS

In case of a future loss, it is strongly suggested that you safely store all financial records related to your building and/or business. Should you have a loss, these documents should be made available for the adjuster's review. Keeping receipts will be vital to you in support of any losses you might incur and wish to claim under your policy.

## WHAT IS COVERED BY FLOOD INSURANCE – AND WHAT IS NOT

Direct physical damage to your building or its contents, by or from a flood, is covered by your flood insurance policy. For example, damage caused by a sewer backup are covered if the backup is a direct result of flooding. If the backup is not a direct result of flooding, the damage is not covered by your flood policy. The following chart provides general guidance on items covered and not covered by flood insurance. Refer to your policy for the complete list.

### General Guidance on Flood Insurance Coverage

| What IS insured under:   |  |   |
|--|--|---|
| Building Property coverage   | Personal Property coverage   |   |
| <ul style="list-style-type: none"> <li>Insured building and its foundation</li> <li>Electrical and plumbing systems</li> <li>Water heaters</li> <li>Central air conditioning equipment, furnaces, and ventilating equipment</li> <li>Permanently installed carpeting over an unfinished floor</li> <li>Permanently installed paneling, wallboard, bookcases, and cabinets</li> <li>Pumps and machinery for operating pumps</li> <li>Awnings and canopies</li> <li>Walk-in freezers</li> <li>Outdoor antennas and aerials attached to buildings</li> <li>Fire extinguishing apparatus and fire sprinkler systems</li> </ul>   | <ul style="list-style-type: none"> <li>Furniture and fixtures, machinery and equipment, and other personal property owned by you and used in your business (See Section IV of your policy for exclusions)</li> <li>Stock as defined in Section II of your policy (merchandise held in storage or for sale, raw materials, and in-process or finished goods)</li> <li>Portable and window air conditioners</li> <li>Portable microwave ovens and portable dishwashers</li> <li>Carpets or rugs not included in building coverage (see Building Coverage)</li> <li>Clothes washers and dryers</li> <li>Food freezers (other than walk-ins) and the food in them</li> </ul> | <ul style="list-style-type: none"> <li>Certain valuable items such as original artwork and furs (limited to \$2,500 in total)</li> <li>Non-licensed self-propelled vehicles if stored inside the insured building and used to service the described location (e.g., tractor) or designed to assist a person with a disability</li> <li>Up to 10% of contents coverage to improvements made to a building the insured occupies as a tenant</li> <li>Outdoor antennas and aerials attached to buildings</li> <li>Fire extinguishing apparatus and fire sprinkler systems</li> </ul> |
| What IS NOT insured under either Building Property or Personal Property coverage:  |  |   |
| <ul style="list-style-type: none"> <li>Damage caused by moisture, mildew, or mold that could have been avoided by the property owner</li> <li>Damage caused by sewer or drain backup unless there is a flood in the area that caused the backup</li> <li>Currency, precious metals, and valuable papers such as stock certificates, scrip, and recorded data</li> <li>Property and belongings outside of a building or in another structure, such as trees, plants, wells, septic systems, walkways, decks, patios, fences, seawalls, hot tubs, and swimming pools</li> <li>Financial losses caused by business interruption or loss of use of insured property</li> <li>Most self-propelled vehicles such as cars, including their parts</li> </ul> |  |   |

## AFTER A FLOOD

After a flood, flood insurance can help you recover quickly. If you experience a flood while covered under an active flood insurance policy, here are important things to know:

### Start a Claim

Report your loss immediately to your insurance agent or insurance company and ask them about an advance payment. Then, prepare for your flood adjuster's visit.

1. Provide receipts to verify that repairs were made following the prior flood loss.
2. Separate damaged and undamaged property.
3. Take pictures of damaged property before disposing.

### How Flood Damage Is Paid

The flood damage in the General Property Form is paid based on Actual Cash Value (ACV) for losses to the insured building and its insured personal property (contents) including stock and inventory. ACV is the cost to replace an insured item of property at the time of loss, less the value of its physical depreciation.

## WHAT IS INCREASED COST OF COMPLIANCE COVERAGE?

Most NFIP policies include Increased Cost of Compliance (ICC) coverage, which may apply to an insured building when flood damage is substantial. You must have building coverage to qualify for ICC coverage.

ICC Coverage provides up to \$30,000 of the cost to elevate, demolish, or relocate the insured building or to floodproof structures with qualified basements. If your community declares your building "substantially damaged" or a "repetitive loss structure" by a flood(s), it will require you to bring your structure up to current community floodplain management building standards. You may use ICC coverage to help cover those costs.

Payment of an ICC claim is in addition to the amount of your building claim. However, the total amount of your building claim and ICC claim cannot exceed the maximum limit available for Building Property coverage (\$500,000). Having an ICC claim does not affect a personal property claim (up to \$500,000), which is paid separately.

Details about eligibility are in Part III, Section D of your policy.

## A FINAL NOTE

This document provides general information about flood insurance coverage. However, please be aware that your Standard Flood Insurance Policy, your application, and any endorsements, including the Declarations Page, make up your official contract of insurance. Any differences between this information and your policy will be resolved in favor of your policy.

*If you have questions, call your insurance agent or company representative.*



## ADDITIONAL GUIDANCE AND CONTACT INFORMATION

To find a flood insurance provider, use our online tool at [FloodSmart.gov/flood-insurance/providers](https://www.floodsmart.gov/flood-insurance/providers).

Visit our Flood Insurance Advocate page at [fema.gov/flood-insurance/advocate](https://www.fema.gov/flood-insurance/advocate) to learn more about fair treatment of policyholders and property owners.

At [floodmaps.fema.gov/fhm/fmx\\_main.html](https://www.floodmaps.fema.gov/fhm/fmx_main.html), we have Customer Care Center specialists to help you with questions about flood mapping and insurance. You can contact FEMA Mapping and Insurance eXchange (FMIX) directly at [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov) or by calling **(877) 336-2627**.



FEMA



Congress created the National Flood Insurance Program (NFIP) in 1968 to reduce future flood damage through floodplain management, and to provide people with flood insurance through individual agents and insurance companies. The Federal Emergency Management Agency (FEMA) manages the NFIP. As required by Congress, this document was prepared by the NFIP to help flood insurance policyholders understand their policy. For more information about NFIP flood insurance, contact your insurer or agent, or call **(800) 621-3362**. If you are deaf, hard of hearing, or have a speech disability and use relay services, call **711** from your TTY.

September 2021 | F-778

NATIONAL FLOOD INSURANCE PROGRAM

# WHY DO I NEED FLOOD INSURANCE?



FEMA



WHAT YOU NEED TO KNOW ABOUT

# FLOOD INSURANCE

## MOST PROPERTIES ARE VULNERABLE TO FLOODING

Flooding can happen just about anywhere it rains or snows. On average, 40% of the National Flood Insurance Program (NFIP) flood insurance claims occur outside the high-risk flood areas. That's why it's important to protect the life you've built with flood insurance, even if you live in an area with low-to-moderate flooding risk.

The official definition used by the NFIP is "A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface waters from any source;
- Mudflow\*; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above."

*\*Mudflow is defined as "A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows."*

## MOST HOMEOWNERS INSURANCE DOES NOT COVER FLOOD DAMAGE

Unfortunately, many property owners do not find out until it's too late that their homeowners insurance policies do not cover flooding. The NFIP offers a separate policy that protects your single most important financial asset—your home or business.

## THE NFIP OFFERS BUILDING COVERAGE

The following items are a sample of those covered under building coverage:

- The building and its foundation
- Carpet permanently installed over unfinished flooring
- Central air-conditioners
- Electrical systems
- Furnaces and radiators
- Ranges, cooking stoves, and ovens
- Refrigerators
- Window blinds

*For a complete list, see your policy or contact your insurance agent.*

## THE NFIP OFFERS COVERAGE FOR YOUR CONTENTS

Whether you rent or own, make sure to ask your flood insurance agent about coverage to protect your personal property. It can be purchased separately, whether in addition to building coverage or by itself.

Contents coverage usually covers items like:

- Personal belongings such as clothing, furniture, and electronic equipment
- Carpets
- Washers and dryers
- Food freezers and the food in them
- Portable microwave ovens and dishwashers

If you are a tenant and made improvements at your own expense, they are covered up to 10% of the limit of liability.

*For a full list of coverages, see your policy or contact your insurance agent.*

**You can purchase flood insurance up to the maximum amount of insurance available for the following property types:**

| Property Type   | Building Coverage | Contents Coverage |
|---|-------------------|-------------------|
| Single-Family Home  | \$250,000         | \$100,000         |
| Residential Mobile/<br>Manufactured Home  | \$250,000         | \$100,000         |
| Residential Condominium Unit<br>in a Residential Building                                       | \$250,000         | \$100,000         |
| Rented Residence (e.g. apartment<br>unit, rented single-family, etc.)                           | N/A               | \$100,000         |
| Non-Residential Building<br>(e.g. office, retail space, hotel,<br>condominium, etc.)            | \$500,000         | \$500,000         |
| Other Non-Residential Building<br>(e.g. office, house of worship,<br>garage, school, clubhouse) | \$500,000         | \$500,000         |

### DID YOU KNOW?

The government requires that homes in high-risk flood areas designated on flood maps by the letters AE or VE be protected by flood insurance if they are security for loans backed by a federally regulated lender. Lenders must notify borrowers of this requirement, prior to closing, if their property is in one of these areas. Visit the Map Service Center at [msc.fema.gov](https://msc.fema.gov) to learn more about your flood zone.

In the event of a flood, disaster assistance may be limited or unavailable. Federal disaster assistance is available only if the president declares a disaster. Your home is covered by flood insurance even if a disaster is not declared.

Federal disaster assistance comes in two forms: a U.S. Small Business Administration loan, which must be paid back with interest, or a FEMA disaster grant, which is about \$5,000 on average per household.

Both programs have strict eligibility requirements based on individual need and many disaster survivors may not qualify. By comparison, flood insurance claims have averaged \$27,000 since 2010 and do not have to be repaid.

### YOU CAN BUY FLOOD INSURANCE AT ANY TIME

There is usually a 30-day waiting period before the policy goes into effect, with some exceptions:

If you initially purchased flood insurance while securing, adjusting, or renewing a loan for your property, there is no waiting period. Coverage goes into effect when the loan is closed.

If you live in an area newly affected by a flood map change, review your options with your insurance agent.

Additionally, the 30-day waiting period may not apply if your property experiences flood damage caused by wildfire in your community. For more information on the Post-Wildfire Exception, please visit [fema.gov/wildfires-you-need-flood-insurance](https://fema.gov/wildfires-you-need-flood-insurance).

Keeping these exceptions in mind, plan ahead so you are not caught without insurance. The policy does not cover losses caused by a flood that occurred prior to the policy becoming effective. In addition, you cannot increase your insurance coverage once a flood has begun.







## ADDITIONAL GUIDANCE AND CONTACT INFORMATION

The NFIP has valuable resources that can help you understand flood insurance coverage and get you connected to the information you need.

To find a flood insurance provider, use our online tool at [FloodSmart.gov/flood-insurance/providers](https://FloodSmart.gov/flood-insurance/providers).

Visit our Flood Insurance Advocate page at [fema.gov/flood-insurance/advocate](https://fema.gov/flood-insurance/advocate) to learn more about fair treatment of policyholders and property owners.

At [floodmaps.fema.gov/fhm/fmx\\_main.html](https://floodmaps.fema.gov/fhm/fmx_main.html), we have Customer Care Center specialists to help you with questions about flood mapping and insurance. You can contact FEMA Mapping and Insurance eXchange (FMIX) directly at [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov) or by calling **(877) 336-2627**.



**FEMA**



Congress created the National Flood Insurance Program (NFIP) in 1968 to reduce future flood damage through floodplain management, and to provide people with flood insurance through individual agents and insurance companies. The Federal Emergency Management Agency (FEMA) manages the NFIP. As required by Congress, this document was prepared by the NFIP to help flood insurance policyholders understand their policy.

For more information about NFIP flood insurance, contact your insurer or agent, or call **(800) 621-3362**.

If you are deaf, hard of hearing, or have a speech disability and use relay services, call **711** from your TTY.



## NFIP Disaster Response Resources – Printable Document

### General Information on the NFIP

- Website: FloodSmart for consumers
  - [floodsmart.gov](https://www.floodsmart.gov)
- Website: FloodSmart for insurance agents
  - [agents.floodsmart.gov](https://agents.floodsmart.gov)
- Handbook: Federal Disaster Assistance: Meeting the Flood Insurance Requirement
  - [agents.floodsmart.gov/disaster-assistance-flood-insurance-requirement](https://agents.floodsmart.gov/disaster-assistance-flood-insurance-requirement)
- Handbook: Federal Disaster Assistance: Meeting the Flood Insurance Requirement (Spanish)
  - [agents.floodsmart.gov/asistencia-federal-desastre-requisito](https://agents.floodsmart.gov/asistencia-federal-desastre-requisito)
- Social Media Messaging for Flood Disasters
  - [agents.floodsmart.gov/general-flood-social-package](https://agents.floodsmart.gov/general-flood-social-package)
- Social Media Messaging for Flood Disasters (Spanish)
  - [agents.floodsmart.gov/general-flood-package-spanish](https://agents.floodsmart.gov/general-flood-package-spanish)
- Handbook: NFIP Desk Reference Guide for State Insurance Commissioners and Others
  - [go.usa.gov/xe9rP](https://go.usa.gov/xe9rP)
- Brochure: Questions & Answers for Real Estate Professionals
  - [agents.floodsmart.gov/Q&A-real-estate](https://agents.floodsmart.gov/Q&A-real-estate)
- Brochure: Questions & Answers for Real Estate Professionals (Spanish)
  - [agents.floodsmart.gov/Q&A-real-estate\\_spanish](https://agents.floodsmart.gov/Q&A-real-estate_spanish)

### Before and During a Flood

- Website: What to Do Before a Flood
  - [floodsmart.gov/community](https://floodsmart.gov/community)
- Website: Prepare Your Clients Before a Flood
  - [agents.floodsmart.gov/client-support/prepare](https://agents.floodsmart.gov/client-support/prepare)
- Fact Sheet: Flood Loss Avoidance
  - [agents.floodsmart.gov/flood-loss-avoidance](https://agents.floodsmart.gov/flood-loss-avoidance)
- Fact Sheet: Flood Loss Avoidance (Spanish)
  - [agents.floodsmart.gov/flood-loss-avoidance\\_spanish](https://agents.floodsmart.gov/flood-loss-avoidance_spanish)
- Flyer: Hurricane Season Coverage
  - [go.usa.gov/xe9YB](https://go.usa.gov/xe9YB)
- Website: NFIP Marketing Resource Library
  - [agents.floodsmart.gov/marketing/resource-library](https://agents.floodsmart.gov/marketing/resource-library)
- Website: Flood Safety Social Media Toolkit
  - [ready.gov/flood-toolkit](https://ready.gov/flood-toolkit)
- Website: Flood Safety Social Media Toolkit (Spanish)
  - [go.usa.gov/xJKTA](https://go.usa.gov/xJKTA)
- Video: Flood Loss Avoidance
  - [youtu.be/5Xho8p76t8M](https://youtu.be/5Xho8p76t8M)

- Video: Flood Loss Avoidance in Spanish
  - [youtu.be/BXUvBLuD5a8](https://youtu.be/BXUvBLuD5a8)
- Video: Securing Documents in Preparation for a Flood
  - [youtu.be/Hv72vbKmRzc](https://youtu.be/Hv72vbKmRzc)
- Video: Securing Documents in Preparation for a Flood (Spanish)
  - [youtu.be/BE-wOm6GkN8](https://youtu.be/BE-wOm6GkN8)

## Filing Your Claim

- Website: How to Start Filing Your Claim
  - [floodsmart.gov/start](https://floodsmart.gov/start)
- Fact Sheet: How to File Your Flood Insurance Claim
  - [agents.floodsmart.gov/how-to-file-flood-claim](https://agents.floodsmart.gov/how-to-file-flood-claim)
- Fact Sheet: How to File Your Flood Insurance Claim (Spanish)
  - [agents.floodsmart.gov/how-to-file-flood-claim\\_spanish](https://agents.floodsmart.gov/how-to-file-flood-claim_spanish)
- Fact Sheet: Starting Your Recovery: FEMA's Flood Insurance Claims Process
  - [agents.floodsmart.gov/starting-your-recovery](https://agents.floodsmart.gov/starting-your-recovery)
- Fact Sheet: Starting Your Recovery: FEMA's Flood Insurance Claims Process (Spanish)
  - [agents.floodsmart.gov/cómo-iniciar-recuperación](https://agents.floodsmart.gov/cómo-iniciar-recuperación)
- Fact Sheet: Wind vs. Water Damage
  - [agents.floodsmart.gov/wind-vs-water-damage\\_fact-sheet](https://agents.floodsmart.gov/wind-vs-water-damage_fact-sheet)
- Fact Sheet: Wind vs. Water Damage
  - [agents.floodsmart.gov/wind-vs-water-damage-fact-sheet-spanish](https://agents.floodsmart.gov/wind-vs-water-damage-fact-sheet-spanish)
- Graphic: Who's Knocking at Your Door
  - [agents.floodsmart.gov/whos-knocking](https://agents.floodsmart.gov/whos-knocking)
- Graphic: Who's Knocking at Your Door (Spanish)
  - [agents.floodsmart.gov/whos-knocking\\_spanish](https://agents.floodsmart.gov/whos-knocking_spanish)

## Recovering From a Flood

- Website: How to Document Damage and Begin Clean-Up
  - [floodsmart.gov/document-damage-and-start-clean](https://floodsmart.gov/document-damage-and-start-clean)
- Video: How to Document Damage
  - [youtu.be/SAAtqAIKY2I](https://youtu.be/SAAtqAIKY2I)
- Handbook: NFIP Claims Handbook
  - [agents.floodsmart.gov/claims-handbook](https://agents.floodsmart.gov/claims-handbook)
- Fact Sheet: Build Back Safer & Stronger
  - [go.usa.gov/xe9Nt](https://go.usa.gov/xe9Nt)
- Fact Sheet: Salvaging Water-Damaged Valuables
  - [go.usa.gov/xe9Nz](https://go.usa.gov/xe9Nz)
- Graphic: Coming Home After a Flood
  - [agents.floodsmart.gov/coming-home-after-flood](https://agents.floodsmart.gov/coming-home-after-flood)
- Website: Reducing Future Flood Damage
  - [floodsmart.gov/increased-cost-compliance-coverage](https://floodsmart.gov/increased-cost-compliance-coverage)

## Information for Insurance Agents

- Fact Sheet: Flood Insurance, Make it Your Business
  - [agents.floodsmart.gov/make-it-your-business](https://agents.floodsmart.gov/make-it-your-business)
- Fact Sheet: Flood Insurance, Make it Your Business (Spanish)
  - [agents.floodsmart.gov/hágalo-su-negocio](https://agents.floodsmart.gov/hágalo-su-negocio)
- Handbook: Flood Insurance Agent Field Guide
  - [agents.floodsmart.gov/agent-field-guide](https://agents.floodsmart.gov/agent-field-guide)

## Snow Melt Resources

- Webpage: Understanding Spring Flood Risks
  - [agents.floodsmart.gov/spring-flood](https://agents.floodsmart.gov/spring-flood)
- Facebook Image: Winter Flurries
  - [go.usa.gov/xtCEz](https://go.usa.gov/xtCEz)
- Twitter Image: Winter Flurries
  - [go.usa.gov/xtCEJ](https://go.usa.gov/xtCEJ)
- Poster: Winter Flurries
  - [go.usa.gov/xtCEh](https://go.usa.gov/xtCEh)
- Flyer: Snow Melt
  - [go.usa.gov/xtCm3](https://go.usa.gov/xtCm3)

## Flood After Fire Resources

- Graphic: Flood After Fire Risks
  - [go.usa.gov/xtCmx](https://go.usa.gov/xtCmx)
- Flyer: Floods Follow Fires
  - [go.usa.gov/xtCmC](https://go.usa.gov/xtCmC)
- Fact Sheet: Rebuilding After a Wildfire
  - [go.usa.gov/xtCmr](https://go.usa.gov/xtCmr)

## Resources in More Languages

For resources in additional Asian languages, please visit the Disaster Response webpage at:

- [floodsmart.gov/disaster-response](https://floodsmart.gov/disaster-response)



# OUR SPEAKER



**DORIAN ZWIEREWICZ**  
Florida SBDC at FGCU  
Regional Director



FGCU



## SBDC at FGCU

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Dorian Zwierewicz  
Regional Director



Helping Businesses Grow & Succeed



# Who We Are

- Network of partners providing technical assistance to small businesses
- State Designated as Florida's Principal Provider of Small Business Assistance [288.011, Fla. Stat.]



# Who We Help

## Small and Medium Enterprises (SMEs)

- In business for more than 3 years
- More than 5 employees

## Start-ups

- In business for less than 3 years

## Pre-Venture individuals

- People considering starting a business



# What We Do

- Provide technical assistance to small businesses
  - No-cost
  - Confidential
  - Unbiased third party point of view

# Technical Assistance

- Consulting services
  - Business plans and start-up
  - Marketing and sales
  - Cash flow and financial management
  - Government contracting
  - Access to capital and loan packaging
  - International trade
  - Disaster recovery

# Disaster Recovery

- Training workshops
- Consulting Services
- Business Recovery Centers
  - Outreach
  - Finding locations
  - Loan programs



# How to Work with Us

Register with us on our website:

[www.fsbdcswfl.org](http://www.fsbdcswfl.org)



# OUR SPEAKER



**LIS SCOTT**  
CareerSource Southwest Florida  
Business Services Account Executive



# Who is CareerSource Southwest FL

CareerSource Southwest Florida is the direct service provider for various workforce programs which are fully supported by the U.S. Department of Labor.

During a state of emergency, we are committed to supporting business owners in the affected areas and helping Floridians get back to work.



# We assist with the following disaster recovery programs after a hurricane or disaster:

For businesses:

National Dislocated Workers Grant- Non-profits and government entities can become a disaster relief worksite partner to help create temporary jobs to provide humanitarian assistance and debris cleanup following a declared disaster or emergency event. Workers will be hired and paid under this grant for up to 1 year or 2080 hrs.

On The Job Training OJT- Available to all businesses- this program matches businesses with qualified job seekers who are eager to work but need the specialized training only an employer can provide. CSSWFL will reimburse the employer up to \$7,000.00 per new hire if there is any skill gap between the job description and the employee's experience.



Work Experience- Available to all businesses- places a young adult( 18 to 24 years old out of school) in a business with assigned work duties. CareerSource Southwest Florida subsidize wages 100% for up to \$7200,00 per hire and worker's compensation coverage.

Disaster Unemployment Assistance- Assists businesses and residents whose employment or self-employment was lost or interrupted as a result of the recent hurricane.

Rapid Response Program- Rapid Response is a proactive, business-focused program designed to assist companies and their employees facing potential layoffs or plant closures. Rapid Response teams provide early intervention assistance to prevent potential layoffs and immediate on-site services to assist workers facing job losses.





For your employees:

Disaster Relief Employment- If your business has permanently or temporarily closed, we can offer your employees the opportunity to assist in rebuilding the communities affected by the recent hurricane by placing them in post-disaster related jobs or any other regular job opportunity.

Serving Charlotte, Collier, Glades,  
Hendry, and Lee:

- **3745 Tamiami Trail, Port Charlotte, FL 33953 (941-235-5900)**
- **6800 Shoppes @ Plantation Dr, Fort Myers, FL 33912 (239-931-8200)**
- **750 South 5th Street, Immokalee, FL 34142 (239-658-3300)**
- **3050 Horseshoe Dr N, Naples, FL 34104 (239-436-4301)**
- **921 Anvil Circle, Labelle FL 33935 (863-675-1412)**
- **215-B South Francisco Street., Clewiston, FL 33440 (863)-923-6138**





# OUR SPEAKER



**ANGIE MATTHIESSEN**

United Way of Charlotte County  
Executive Director

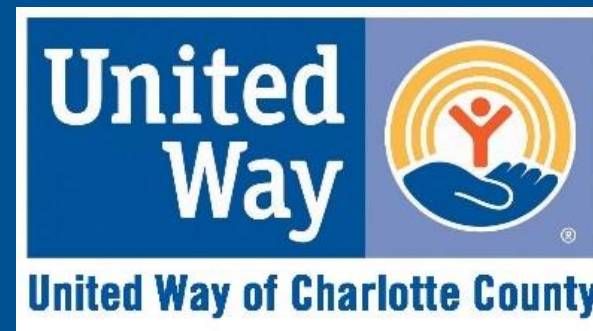


**United Way  
of Charlotte County**





**UNITED** Way  
**HOPE UNITED**  
**UNITED** at Work





## Mission

Mobilizing the power of our community to break the cycle of poverty.



## **NAVIGATE**

*HELP for clients*

- Season of Sharing
- United at Work
  - assistance, referral, and case management



## **MOBILIZE**

*the power of our  
community with  
volunteers*

- VITA
- Grade-Level Reading
- Women United
- Ageless United
- Family Services Center
- Day of Caring  
*(volunteers, resources,  
in-kind donations)*




## **FUND**

*nonprofit  
partners*

- BOCC / COPG program grants
- UWCC donor dollars/grants
- Hurricane Ian recovery dollars



UNITED  
AT WORK 

**United Way of Charlotte County**

# What COVID-19 Taught Us

Keeping our workforce going is truly what keeps Charlotte County going.



*All employees are ESSENTIAL to our community.*

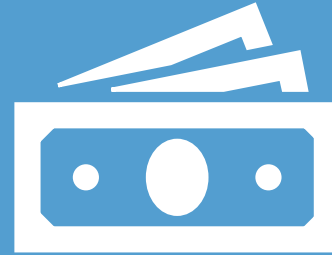
# How much help have we given so far?



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460  
households  
have received  
assistance

Employees are  
from 128  
Charlotte County  
businesses.



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\$563,513 in  
assistance has  
been  
distributed.

UAW Fund has  
reached \$1.3  
million.







**There are still vulnerable people in the workplace. If they are vulnerable today, they will be even more vulnerable when the next disaster hits.**

**The Elsa & Peter Soderberg Charitable Foundation provided the leverage – a \$500,000 match – to get us started.**

"There were early Black Friday sales that they were able to take advantage of, and they were able to purchase two full-sized bed frames and mattresses for two of their children."

GIVE HOPE / GET HOPE



# GIVE HOPE / GET HOPE



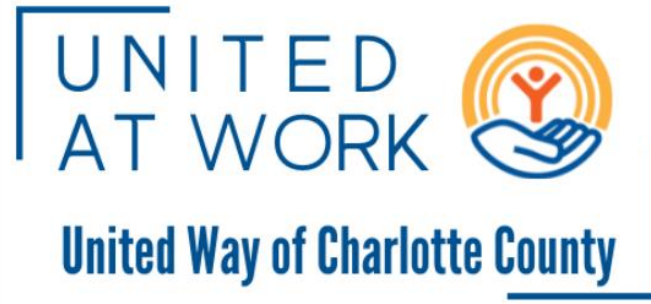
## GIVE HOPE

- Financial contributions to the United at Work fund help keep Charlotte County's workforce running.
- Donations of gifts cards to Walmart, Publix, or gas cards are being added to this pool of resources.
- Other donated items are being distributed to Charlotte County residents in need.



## GET HOPE

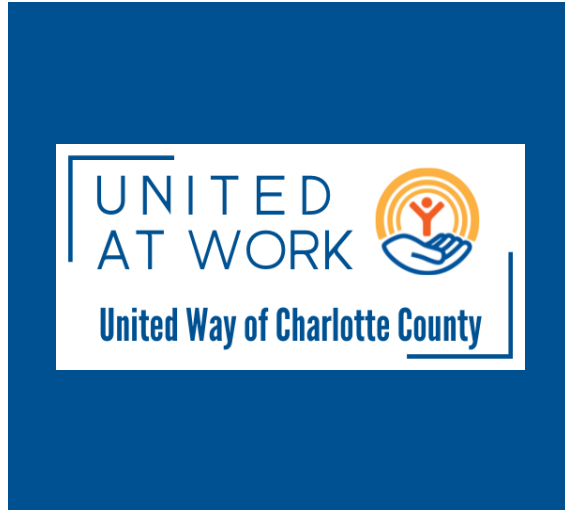
- Employees of Charlotte County businesses can still meet with a case manager to discuss their unmet Hurricane Ian needs.
- Clients are directed to the appropriate resource, including funds from United at Work.
- United at Work can be used to pay rent, mortgage, and utility bills, as well as for grocery and clothing gift cards.



# How to get help

[www.unitedwayccfl.org/GetHelp](http://www.unitedwayccfl.org/GetHelp)

# Get Help / Get HOPE



## United at Work

Hurricane Ian recovery assistance for employees of Charlotte County businesses



## Season of Sharing

Rent, mortgage, and utility assistance



## VITA

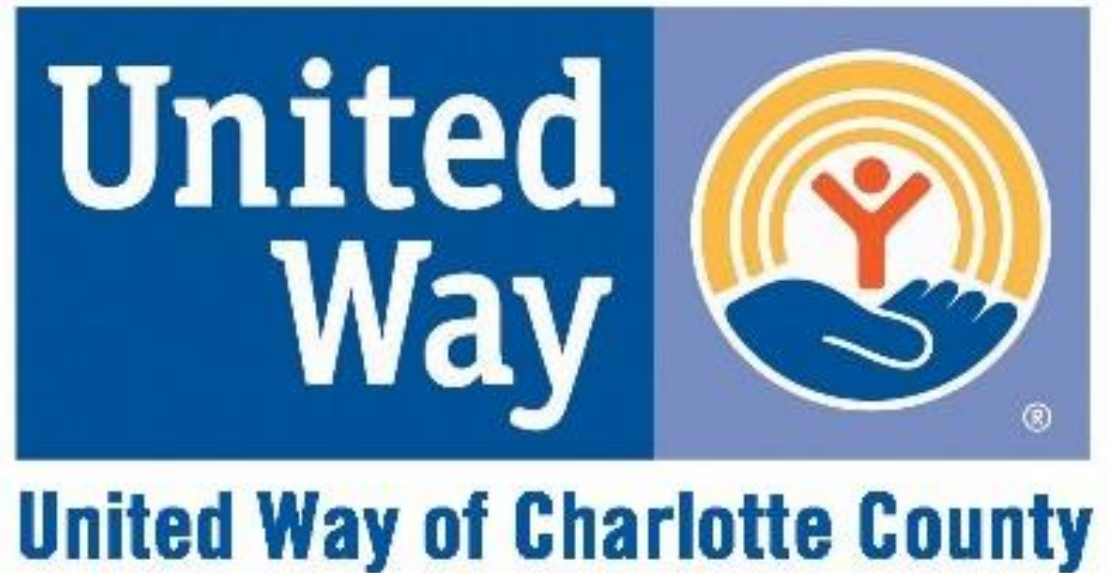
Volunteer Income Tax Assistance

Angie Matthiessen

Executive Director

[director@unitedwayccfl.org](mailto:director@unitedwayccfl.org)

941-627-3539



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# Q&A WITH PRESENTERS





The webinar recording and presentation will be on our website:  
[www.Cleared4Takeoff.com](http://www.Cleared4Takeoff.com)

A big THANK YOU to our co-hosts and presenters.

Please feel free to reach out with any additional questions.

