



FEDERAL HURRICANE IAN RECOVERY RESOURCES: FEDERAL INTERAGENCY RECOVERY COORDINATION (IRC) RESPONSES TO COASTAL & HEARTLAND NATIONAL ESTUARY PARTNERSHIP MEMBER COMMENTS

The Coastal & Heartland National Estuary Partnership (CHNEP) held several public meetings with its members and other prominent regional stakeholders to discuss Hurricane Ian recovery needs and requests for federal governmental assistance. Below represents the collective comments submitted to the Interagency Recovery Coordination (IRC) team from the following organizations: Polk, Highlands, Hardee, DeSoto, Manatee, Sarasota, Charlotte, Lee, Glades and Hendry counties, City of Punta Gorda, City of Sanibel, Town of Fort Myers Beach, City of North Port, City of Cape Coral, Village of Estero, Sanibel Captiva Conservation Foundation (SCCF), Southwest Florida Regional Planning Council (SWFRPC), Central Florida Regional Planning Council (CFRPC), Florida Fish and Wildlife Conservation Commission (FWC), and Florida Department of Environmental Protection (FDEP). The IRC's responses and contact persons/information for follow-up are included below as well.

NEED FOR FEDERAL ASSISTANCE WITH WATERWAY DEBRIS REMOVAL

- 1) *Need U.S. Army Corps of Engineers (USACE) or Natural Resources Conservation Service (NRCS) funding – especially for debris in upland waterways, including the creeks, streams, canals, and ditches that are maintained. Some CHNEP members are not able to get FEMA reimbursement and being told to pursue USACE and NRCS funding. However, a county who approached NRCS found their projects were eligible but were told there was no funding from NRCS and that a congressional appropriation would be needed. Because they were eligible for NRCS, even though they can't receive funds from it, they are now ineligible for funding from FEMA until they get a denial from NRCS – delaying funding assistance. Removing debris that impedes drainage is imperative to complete prior to next rainy season to prevent further flood damage to public and private assets, as well as to restore more natural flows to wetlands and downstream tributaries. Coordination amongst federal agencies to get funding assistance in a timely manner is needed.*

IRC Responses:

- The Natural Resources Conservation Services (NRCS), part of the U.S. Department of Agriculture (USDA), has indicated that there is funding in the Omnibus bill, which is expected to get to the state sometime in March. Some impacted counties are doing mapping and have identified their impacted sites in conjunction with Florida Department of Emergency Management (FDEM), Federal Emergency Management Agency (FEMA) and NRCS. This is a

prerequisite to determine eligibility for funding with the appropriate entity and improve coordination across agencies. NRCS is currently in the field evaluating sites for eligibility.

- The U.S. Army Corps of Engineers (USACE) provides funding for activities related to clearing and maintaining federal channels. FDEM and/or Florida Department of Environmental Protection (FDEP) would be able to advise on available funds and authorities for removing debris from upland waterways. FDEM is aware of the emergency work extension for category B for debris removal issues and should be contacted for this work if not eligible for NRCS funding. Florida developed the linked flow chart to assist understanding waterway debris removal in this complex decision structure:
<https://floridadep.gov/sites/default/files/FloridaIncidentWaterwayDebrisResponseFlowchart.pdf>

IRC Contacts for follow-up:

- Joe Woody, USDA Advisor, joe.wood@usda.com or 865-617-2080.
- Collin Kenline, FDEM, collin.kenline@em.myflorida.com or 850-566-9451.
- Dave Apple, USACE Infrastructure, david.p.apple@usace.army.mil or 202-527-4133.

- 2) *Need technical assistance and/or funding of a comprehensive assessment of waterway debris in some areas. Providing help to inventory and map waterway locations that need debris removal will ensure that key areas for drainage and downstream flows are addressed in the recovery effort underway and not missed.*

IRC Responses:

- FDEM or the FDEP can provide assistance in inventorying and mapping waterway locations that need debris removal.
- Academic institutions may be able to provide support for assessments of waterway debris.
- Any information that counties have on specific locations that are currently in need of Comprehensive Vulnerability Assessments could help to direct limited resources and support specific partnerships to assist with this effort. However, this may not meet immediate flooding assessment needs.
- Florida Silver Jackets program may also be a support tool for assessing the hydrology and hydrologic function within sub-basins.

IRC Contacts for follow-up:

- Brenda Tillman, Academic Advisor, brenda.tillman@fema.dhs.gov or 202-615-1053.
- Rick Durbrow, EPA Sustainability Advisor, durbrow.rick@epa.gov or 770-883-7354.
- Dave Apple, USACE Infrastructure, david.p.apple@usace.army.mil or 202-527-4133.

- 3) *Need manpower and funding to project manage and implement flood mitigation on an on-going basis (some counties), as multiple hurricanes have clogged waterways and made waterways so restricted that they are now backing-up to flood more areas.*

IRC Responses:

- EPA Sustainability Advisor could provide some capacity support in developing stormwater management strategies and green infrastructure options to assist with developing a

community-based strategy for addressing flood resiliency and the identification of federal funding resources to support implementation of projects.

- USDA Natural Resource Conservation Service (NRCS) has been working with FEMA, FDEM, counties and cities to identify canals that are flooding due to debris and identify appropriate funding for projects across jurisdictional boundaries that can support community needs.
- Potential to identify philanthropic organizations that could support manpower and funding in support of this effort. FEMA's Philanthropic Advisor maintains a list of organizations that could support county long-term recovery efforts or short-term staffing needs.

IRC Contacts for follow-up:

- Rick Durbrow EPA Sustainability Advisor, durbrow.rick@epa.gov or 770-883-7354.
- Joe Woody, USDA Advisor, joe.wood@usda.com or 865-617-2080.
- Cherry Jochum, FEMA Philanthropic Advisor, cherry.jochum@fema.dhs.gov or 202-702-7538.

- 4) *Need guidance on how to set up emergency procurement contracts for future federal reimbursement in advance of future storm events where for example, boat owners go out to identify where the debris is located, mapping of debris could be done, and private contractors could assist in rapid debris removal.*

IRC Responses:

- The Florida Procurement Technical Assistance Center (Florida PTAC) should be able to provide guidance through their counseling team. PTAC counselors can be found at <https://fptac.org>.
- In addition, those needing technical assistance for disaster recovery emergency procurement contracts should contact FDEM Recovery Compliance Officer Mary "Becky" Mourning for assistance.

IRC Contacts for follow-up:

- Milton Cochran, EDA Economic Stability, mchochran@eda.gov or 404-884-5107.
- Collin Kenline, FDEM Infrastructure, collin.kenline@em.myflorida.com or 850-566-9451.

- 5) *Need extension in timeframe for debris removal that is reimbursable by FEMA, preferably for multiple impacted jurisdictional areas rather than individual extension proposals and approvals given the widespread severe impacts of this storm event. Vegetative debris has to be cleared prior to anthropogenic physical debris. Some communities have already cleared 4x more vegetative debris than largest prior storm on record, so this has taken longer. Others have 95% anthropogenic physical debris items (incl. cars, boats, trailers, etc. due to inland flooding and coastal storm surge) to remove, which is more difficult to process and dispose of.*

IRC Response:

- The Public Assistance Program and Policy Guide ([PAPPG Version 4, page 197](#)) allows the Recipient (FDEM) to extend the Work Completion Date for Emergency Work for an additional 6 months based on extenuating circumstances and FEMA has the authority to extend further if needed. If a municipality needs a time extension, they should contact FDEM Recovery PA Staff.

IRC Contacts for follow-up:

- Collin Kenline, FDEM Infrastructure, collin.kenline@em.myflorida.com or 850-566-9451.

6) *Need technical assistance and resources to minimize natural resource impacts associated with debris removal – especially as it pertains to mangroves. This could include what type of equipment or methods should be used, how to consider accessing debris in least impactive way, etc.*

IRC Responses:

- FEMA provides an IS-0632.a: Introduction to Debris Operations virtual training course that can be taken online at https://emilms.fema.gov/is_0632a/curriculum/1.html.
- The University of Florida’s Institute of Food and Agricultural Services (IFAS) and Florida Sea Grant supported by the National Oceanic and Atmospheric Administration (NOAA) have a web training for supporting mangrove cleanups and best management practices that may be of assistance in understanding challenges and opportunities associated with mangrove cleanup and can be found at https://www.google.com/search?q=debris+removal+from+mangroves+training&rlz=1C1GCEA_enUS819US819&ei=9t3nY6iALvzk5NoP4fuKgAl&ved=0ahUKEwio05mVjl79AhV8MlkFHeG9AiAQ4dUDCA8&uact=5&oq=debris+removal+from+mangroves+training&gs_lcp=Cgxnd3Mtd2l6LXNlcnAQAzIFCCEQoAEyBQghEKABMgUIIRCgAToFCCEQqWJKBAhBGABKBAhGGABQAFjRLWD-LmgBcAF4AIABpAKIAeAMkgEFMS43LjKYAQCgAQHAAQE&sclient=gws-wiz-serp#fpstate=ive&vld=cid:262cbf75,vid:Pxt_x7ij-S0.

IRC Contacts for follow-up:

- Tonia Pence, FEMA Deputy Federal Disaster Recovery Officer, tonia.pence@fema.dhs.gov or 202-436-0627.
- Milton Cochran, EDA Economic Stabilization, mchochran@eda.gov or 404-884-5107.

NEED FOR FEDERAL ASSISTANCE WITH BEACH RENOURISHMENT

1) *Need funding for beach renourishment due to enormous scale of sand loss from storm surge on non-engineered natural beaches. Some federal funding pots for renourishment through USACE or FEMA do not apply given many of the impacted beaches are non-engineered. Though the state is providing some resources, the need is vastly outweighing those. Additional funding is also needed for dune restoration, which will also need to encompass land acquisition to buy areas to do such where the only opportunity left is on private property.*

IRC Responses:

- The state and FEMA held a Coastal Resiliency Summit to begin working collaboratively to identify additional funding resources that could expand the existing Florida Department of Environmental Protection (FDEP) coastal resiliency funding resources and Office of Resiliency resources.
- Impacted counties with non-engineered beaches can also contact the U.S. Army Corps of Engineers Jacksonville District Office (SAJ) to see about the possibility of conducting a Beach Renourishment Evaluation Study (BR) in partnership with SAJ.

- Technical assistance in support of dune restoration and living shoreline projects can be provided for counties and cities that identify specific projects in need of assistance that can build long-term resiliency into community recovery.

IRC Contacts for follow-up:

- USACE Jacksonville District Office, publicmail.cesaj-cc@usace.army.mil or 904-232-2568.
- Collin Kenline, FDEM Infrastructure, collin.kenline@em.myflorida.com or 850-566-9451.
- Rick Durbrow EPA Sustainability Advisor, durbrow.rick@epa.gov or 770-883-7354.

- 2) *Need streamlined expedited permitting for beach renourishment, dune restoration and scour path rehabilitation – preferably on regional scale, not site by site, given the large-scale need.*

IRC Response:

- FDEM and FDEP are working closely together to address these issues and the IRC will discuss with the Unified Federal Review Advisor to identify federal review processes that may assist in advancing permitting in this area.

IRC Contacts for follow-up:

- Collin Kenline, FDEM Infrastructure, collin.kenline@em.myflorida.com or 850-566-9451.
- FEMA reach back, Unified Federal Review, patricia.hayden@fema.dhs.gov or 202-714-1851.

NEED FOR FEDERAL ASSISTANCE WITH PERMITTING

- 1) *Need streamlined review processes for waterway debris removal, with consideration that aquatic habitats have been impacted and degraded now by waterway debris and pollution so removal of that debris is restoring habitats (even if there are temporary impacts associated with the removal process).*

IRC Responses:

- IRC will discuss with the Unified Federal Review Advisor to identify federal review processes that may assist in this area in support of FDEM and FDEP.
- NRCS also provides a matrix check list that identifies review components based on numerous factors which must be reviewed to ensure appropriate measures are in place to balance debris clean up, safety and impacts to the environment.

IRC Contacts for follow-up:

- Collin Kenline, FDEM Infrastructure, collin.kenline@em.myflorida.com or 850-566-9451.
- Joe Woody, USDA Advisor, joe.wood@usda.com or 865-617-2080.

- 2) *Need streamlined review processes for aquatic and terrestrial restoration projects. Many acres of mangroves, oyster reefs, and beaches were significantly damaged. Hydrology in many cases has been significantly altered. Temporary impacts need to be weighed against permanent restoration goals to ensure timely permitting to restore habitat and hydrology.*

IRC Response:

- Please see note above about IRC discussing with the Unified Federal Review Advisor to identify federal review processes that may assist in this area.

- In addition, Governor DeSantis amended the Emergency Final Order to provide emergency authorization for repairs, replacement, restoration, and certain other measures made necessary by Hurricane Ian to support recovery efforts to assist with permitting requirements [https://floridadep.gov/sites/default/files/22-2602 - EFO for Repairs%2C et al - TS Ian.pdf](https://floridadep.gov/sites/default/files/22-2602_-_EFO_for_Repairs%2C_et_al_-_TS_Ian.pdf).

IRC Contacts for follow-up:

- Collin Kenline, FDEM Infrastructure, collin.kenline@em.myflorida.com or 850-566-9451.

- 3) *Need assistance with getting timely permits for other non-environmental restoration recovery-related projects, within timeframe requirements of FEMA.*

IRC Response:

- IRC will discuss with the Unified Federal Review Advisor to identify federal review process that may assist in this area. In addition, see notation above for the Amended Emergency Final Order.

IRC Contacts for follow-up:

- FEMA, Unified Federal Review, patricia.hayden@fema.dhs.gov or 202-714-1851.

NEED FOR FEDERAL ASSISTANCE WITH WASTEWATER INFRASTRUCTURE

- 1) *Storm surge impacted over 100 municipal sewer system components, particularly with respect to electrical power for various lift stations. Funding is needed to restore those components.*

IRC Responses:

- U.S. Army Corps of Engineers is providing technical assistance to counties on how to make lift stations more resilient, in being able to withstand impacts from storm surge without being submerged.
- U.S. Environmental Protection Agency stated that there is a large allocation in the most recent omnibus bill to augment State Revolving Funds (SRF) programs involving hundreds of millions of dollars specifically for Florida for clean water (including wastewater) and drinking water. Exact allocations for Florida are not available yet, but it was \$1.1 billion total for Florida and Puerto Rico impacted by Ian and Hurricane Fiona. The eligibility is for communities that have been impacted, so it's a smaller competing group than typically for SRF, and there is no state match required, and typically this is all given as principal forgiveness. This funding source is a good opportunity to address the needs of communities for drinking water, wastewater, and green infrastructure. Guidance is forthcoming, with funding coming through the state FDEP.
- FEMA Community Assistance is working with the EPA Sustainability Advisor, Recovery Support Function (RSF) leads and the state to identify community challenges in this area. There is an opportunity to identify potential projects that could be supported through recovery resources to assist with developing stormwater management strategies, green infrastructure projects and other community needs identified as important to long-term recovery and community resiliency.

- USDA Rural Development – Water and Waste Disposal Loan & Grant Program provides funding for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to households and businesses in eligible rural areas.

IRC Contacts for follow-up:

- Dave Apple, USACE Infrastructure, david.p.apple@usace.army.mil or 202-527-4133.
- Laura Curvey, FEMA Community Assistance, laura.curvey@fema.dhs.gov or 202-577-2686.
- Jeremy O’Dell, FDEM Community Assistance, jeremy.odell@em.myflorida.com or 850-591-5189.
- Rick Durbrow EPA Sustainability Advisor, durbrow.rick@epa.gov or 770-883-7354.
- Joe Woody, USDA Advisor, joe.wood@usda.com or 865-617-2080.

- 2) *Need septic to sewer conversion funding. Many areas on private well and septic were flooding, contaminating wells, and causing septic failure with wastewater overflows – including areas identified for future septic to sewer. However, homeowners now are facing severe home repair expenses and therefore have little ability to absorb the assessment levied to convert their septic to municipal sewer. Likewise, state governmental funding for such programs may need to be redirected. Therefore, federal governmental funding to subsidize these programs is needed in this area, to keep that progressing while undertaking other recover efforts.*

IRC Response:

- The Bipartisan Infrastructure Law, Inflation Reduction Act, and the America Rescue Plan Act have a focus on infrastructure projects and many funding resources will be available for supporting drinking water and wastewater infrastructure projects over the coming years. Developing cooperative approaches to working with communities, municipalities, counties, and the state will be an important approach to developing long-term strategies to address this issue. Identification of communities that are interested in this approach should be identified and efforts can be focused on outreach and leveraging resources across the IRC. Suggest further discussions with several IRC leads (Infrastructure and Economic, as well as Sustainability and Rural Development Advisors) and corresponding state counterparts to focus on this issue would be an appropriate next step to begin to identify specific locations that are interested in this approach.

IRC Contacts for follow-up:

- Rick Durbrow EPA Sustainability Advisor, durbrow.rick@epa.gov or 770-883-7354.
- Joe Woody, USDA Advisor, joe.wood@usda.com or 865-617-2080.
- Milton Cochran, EDA Economic Stabilization, mchochran@eda.gov or 404-884-5107.
- Laura Curvey, FEMA Community Assistance, laura.curvey@fema.dhs.gov or 202-577-2686.
- Dave Apple, USACE Infrastructure, david.p.apple@usace.army.mil or 202-527-4133.
- Collin Kenline, FDEM Infrastructure, collin.kenline@em.myflorida.com or 850-566-9451.

NEED FOR DIRECT DELIVERY OF FEDERAL EMERGENCY SUPPORT AND COMMUNICATION

- 1) *Flooding, street/bridge damage, traffic light outages, and communication outages made impacted persons unable to access Federal Emergency Support services. Having airboats, ATVs, and federal staff going directly to deliver essential federal support to impacted persons, such that people are not required to call or go-online when no telephone or internet is available, is needed in the future.*

IRC Responses:

- We will discuss this issue with the state in support of future preparedness. FEMA does have a Building Resilient Community Infrastructure (BRIC) program that may be supportive of this area in addition the USDA Rural Development may be able to assist in this discussion for communication and emergency response vehicles for fire and police use in emergencies. Could support communities with incorporating these types of resources into their Hazard Mitigation Plans.
- USDA Rural Development – Community Facilities Direct Loan & Grant program. Essential community infrastructure is key in ensuring that rural areas enjoy the same basic quality of life and services enjoyed by those in urban areas. Community Facilities Programs offer direct loans, loan guarantees and grants to develop or improve essential public services and facilities in communities across rural America. These amenities help increase the competitiveness of rural communities in attracting and retaining businesses that provide employment and services for their residents.

IRC Contacts for follow-up:

- Joe Woody, USDA Advisor, joe.wood@usda.com or 865-617-2080.
- Laura Curvey, FEMA Community Assistance, laura.curvey@fema.dhs.gov or 202-577-2686.
- Collin Kenline, FDEM Infrastructure, collin.kenline@em.myflorida.com or 850-566-9451.

- 2) *Need USGS, Federal Highway Administration and other federal agencies monitoring river stages and flows as well as in charge of federal interstate to communicate with each other and with the public to notify public of federal road closures and to provide communication updates of federal flow gage data from USGS river gages – explaining in layperson terms to emergency managers and to the public what real-time data collection is showing with regards to land elevations and how it could flood areas and area roadways, perhaps using the National Emergency Broadcasting System.*

IRC Response:

- IRC can discuss this issue with United States Geological Service (USGS), Federal Highway Administration (FHA), and National Oceanic and Atmospheric Administration (NOAA) in addition to FEMD to discuss opportunities for modeling rainfall events, elevation, and river flows to see if an existing tool or resources could support this discussion and how it might work into existing emergency response broadcasting tools available for laypersons. This might also be a line of discussion with the communication group noted above. Could also be a tool integrated into Hazard Mitigation Plans. IRC can have a follow up meeting with CHNEP to identify the best route forward to meet the community needs.

IRC Contacts for follow-up:

- Dan McGoldrick, DOI Natural Cultural Resources, Daniel_mcgoldrick@ios.doi.gov or 202-255-5676.
- Laura Curvey, FEMA Community Assistance, laura.curvey@fema.dhs.gov or 202-577-2686.
- Joe Woody, USDA Advisor, joe.wood@usda.com or 865-617-2080.
- Collin Kenline, FDEM Infrastructure, collin.kenline@em.myflorida.com or 850-566-9451.

3) *Need federal post-event sampling, analysis, and communication. Federal agencies need to look at satellite imagery, flyover recognition, resident reporting, high water marks, and all the information that is possible to collect from these real-life events to incorporate into modeling and provide to state and local emergency response planners.*

IRC Response:

- IRC can discuss this issue with USGS, NOAA, and DOI to identify strategies that may support Florida in this real time data collection effort, which would align with other responses in this section related to modeling. Could also be a tool integrated into Hazard Mitigation Plans at a regional scale.

IRC Contacts for follow-up:

- Dan McGoldrick, DOI Natural Cultural Resources, Daniel_mcgoldrick@ios.doi.gov or 202-255-5676.
- Laura Curvey, FEMA Community Assistance, laura.curvey@fema.dhs.gov or 202-577-2686.
- Joe Woody, USDA Advisor, joe.wood@usda.com or 865-617-2080.
- Collin Kenline, FDEM Infrastructure, collin.kenline@em.myflorida.com or 850-566-9451.

4) *Need federal agency (USGS) to do predictive modeling to model peak river stages based on this latest record storm event and future climate forecasts, to predict peak stages of rivers for emergency response planning and future storm events.*

IRC Responses:

- U.S. Army Corps of Engineers has hydrological tools we're developing to help predict flooding, and they are available at <https://www.hec.usace.army.mil/software/hec-hms/> from the USACE Hydrologic Engineering Center.
- Department of Interior also partners with U.S. Fish and Wildlife Service, USGS, National Park Service, and NOAA. The USGS has a very good Water Dashboard program that helps model future conditions, which would be very useful for first responders to help predict this type of scenario. It can be accessed at <https://dashboard.waterdata.usgs.gov/app/nwd/en/?aoi=default> and USGS can provide a training session to city and county officials interested in using this tool.

IRC Contacts for follow-up:

- Dave Apple, USACE Infrastructure, david.p.apple@usace.army.mil or 202-527-4133.
- Dan McGoldrick, DOI Natural Cultural Resources, Daniel_mcgoldrick@ios.doi.gov or 202-255-5676.

NEED FOR FEDERAL ASSISTANCE WITH OTHER RECOVER NEEDS

- 1) *Need assistance with private insurers to protect consumers and require them to provide appropriate and timely pay out to homeowners per homeowner policies.*

IRC Response:

- Recommend discussion with State Disaster Recovery Officer and outreach to the Florida Office of Insurance Regulation.

IRC Contacts for follow-up:

- Milton Cochran, EDA Economic Stabilization, mchochran@eda.gov or 404-884-5107.

- 2) *Need Emergency Operation Center funding to construct stronger more secure Emergency Operation Centers. Some of the most secure EOC centers were damaged during this storm, so need to build or upgrade to stronger hurricane standards.*

IRC Responses:

- Counties or cities with damaged Emergency Operations centers can reach out to FEMA Public Assistance to repair facilities and bring them up to current building code requirements. In addition, FEMA Mitigation should be contacted to identify potential resources for improving building resiliency. The CUPP program could provide a partnership between facilities and colleges to assist with design options for the facility that could be incorporated into final designs to meet community needs in addition to possible green infrastructure plans to manage stormwater on site.
- USDA Rural Development – Community Facilities Direct Loan & Grant program. Essential community infrastructure is key in ensuring that rural areas enjoy the same basic quality of life and services enjoyed by those in urban areas. Community Facilities Programs offer direct loans, loan guarantees and grants to develop or improve essential public services and facilities in communities across rural America. These amenities help increase the competitiveness of rural communities in attracting and retaining businesses that provide employment and services for their residents.

IRC Contracts for follow-up:

- Joe Woody, USDA Advisor, joe.wood@usda.com or 865-617-2080.
- Beth Waltemath, FEMA Public Assistance, Elizabeth.waltemath@fema.dhs.gov or 202-674-6943.
- Shannon Burke, FEMA Mitigation Advisor, shannon.burke@fema.dhs.gov or 202-412-3172.
- Rick Durbrow EPA Sustainability Advisor, durbrow.rick@epa.gov or 770-883-7354.
- Brenda Tillman, Academic Advisor, brenda.tillman@fema.dhs.gov or 202-615-1053.

- 3) *Need federal fisheries disaster funding public education on short-term funding assistance programs for commercial fishermen and charter captains. Small Business Loan program is underutilized, as commercial and charter captains often do not know it exists or how long they have to repay and don't pursue it due to concerns of having to pay back before their income is restored.*

IRC Response:

- Small Business Administration (SBA) can work with local stakeholders and deploy speakers and subject matter experts to participate in locally led town halls for interested and affected businesses of Florida Hurricane Ian. The below information may be shared with any Florida Hurricane Ian disaster survivor in need of SBA assistance. The information should be shared in its unedited entirety:

The SBA offers disaster assistance in the form of low interest loans to businesses, nonprofit organizations, homeowners, and renters located in regions affected by declared disasters. SBA also provides eligible small businesses and nonprofit organizations with working capital to help overcome the economic injury of a declared disaster.

Businesses and private nonprofit organizations of any size may borrow up to \$2 million to repair or replace disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private nonprofit organizations, the SBA offers Economic Injury Disaster Loans (EIDLs) to help meet working capital needs caused by the disaster. Economic Injury Disaster Loan assistance is available regardless of whether the business suffered any physical property damage.

Disaster loans up to \$200,000 are available to homeowners to repair or replace disaster-damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace disaster-damaged or destroyed personal property.

For Florida Hurricane Ian occurring September 29, 2022, interest rates are zero percent for the first year and are as low as 3.04 percent for businesses, 1.875 for nonprofit organizations, and 2.188 percent for homeowners and renters, after the first year with terms up to 30 years. The initial payment is deferred automatically for 12 months from the date of the Note. Loan amounts and terms are set by the SBA and are based on each applicant's financial condition.

SBA encourages applicants to consider mitigation measures that may reduce future disaster damages. Applicants may be eligible for a loan increase up to 20 percent of their verified physical damages for mitigation purposes. Eligible mitigation improvements may include a safe room or storm shelter, sump pump, elevation, retaining walls, and landscaping to help protect property and occupants from future damage caused by a similar disaster.

SBA reviews disaster loan applicants for eligibility, satisfactory credit, and repayment ability when determining if they qualify for assistance. Applicants must have satisfactory credit, acceptable to SBA, and can afford the additional debt burden from a new disaster loan to be approved. SBA's criteria for acceptable credit are more flexible than traditional lenders, banks, credit unions, and other financial institutions.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloanassistance.sba.gov/ela/s/>.

Disaster loan information and application forms may also be obtained by calling the SBA's Customer Service Center at 800-659-2955 (if you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services) or by sending an email to DisasterCustomerService@sba.gov. Loan applications can be downloaded from the SBA's website at sba.gov/disaster. Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The deadline for filing applications was January 12, 2023. The 15-day grace period without justification from an applicant was January 27, 2023. If a business, nonprofit organization, homeowner, or renter wants to apply, they should submit to SBA a complete application AND include a written explanation addressing the inability to meet the filing deadline. The determination for accepting the late application will be made once it is received by SBA.

IRC Contracts for follow-up:

- Nancy Young, SBA Advisor, nancy.young@sba.gov or 202-815-2260.
- Mary Hernandez-Marrero, SBA Advisor, mary.hernandezmarrero@sba.gov or 305-968-8425.
- SBA Customer Service Center [800-659-2955 (if you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services) or by sending an email to DisasterCustomerService@sba.gov].

- 4) *Need inventory of post-disaster federal resources such as mobile labs, what they can be used for, and what is required to access them.*

IRC Responses:

- EPA's regional laboratories and Laboratory Enterprise – which is comprised of EPA's regional, program, and Office of Research and Development (ORD) Laboratories—are responsible for providing a broad spectrum of scientific and technical services to meet the needs of partners across EPA programs. The services provided are designed for the collection, generation, quality assurance and analysis of data for environmental decision making and responding to emergencies. EPA-ORD laboratory in Athens, Georgia maintains a mobile laboratory and our Gulf Breeze, Florida laboratory is recognized as a leader in advancing scientific knowledge concerning the effects of human-made stressors on the ecosystems of the Gulf Coast, and the impacts of those effects on the health and wellbeing of people and communities.
- The United States Geological Survey (USGS) also maintains a network of stream gauges that obtain real-time water quality monitoring and may provide additional capabilities to local governments.

IRC Contacts for follow-up:

- Rick Durbrow EPA Sustainability Advisor, durbrow.rick@epa.gov or 770-883-7354.
- Dan McGoldrick, DOI Natural Cultural Resources, Daniel_mcgoldrick@ios.doi.gov or 202-255-5676.

- 5) *Need inventory of rail capacity and rail repair needed to move freight through the region.*

IRC Response:

- IRC recommends a discussion with the U.S. Department of Transportation, Federal Railroad Administration to address this issue as the appropriate federal point of contact.

IRC Contacts for follow-up:

- Milton Cochran, EDA Economic Stabilization, mchochran@eda.gov or 404-884-5107.

NEED FOR FEDERAL ASSISTANCE WITH TEMPORARY HOUSING

- 1) *Need for temporary housing for thousands across region, that is in place in time to provide safety through next hurricane season starting in early June. Need FEMA to house large amounts of currently unhoused people, who cannot find affordable rentals or housing in the interim and are in immediate dire need.*

IRC Response:

- The Housing RSF lead by HUD is working with communities and businesses to address the issues associated with a national housing crisis that further strains the ability to find affordable short-term housing options for impacted communities. The IRC is working closely with FDEM on the issue of workforce housing constraints across the impacted cities and counties. Residents and local communities should consider reaching out to local entitlement jurisdictions (cities/counties receiving direct allocations from HUD) or the state to discuss accessing existing housing program funds like Community Development Block Grant (CDBG) or HOME. CDBG Disaster funding will be made available in the future as well, and may be able to assist in meeting gaps in funding from FEMA, SBA, Insurance, etc.

IRC Contacts for follow-up:

- Tom Bilodeau, HUD Housing, thomas.bilodeau@hud.gov or 904-208-6001.

PROCESS FOR FURTHER COORDINATION WITH IRC

- 1) *Need information about what the process is for further coordination with IRC, besides individually contacting the IRC Contacts listed above.*

IRC Responses:

- FEMA Community Assistance is great general contact, who assesses and brings in other IRC members as needed. Cities should coordinate with their county, who in turn is coordinating with FEMA on issues that individual RSF leads or Advisors can address individually or as a group depending on the needs to be addressed.
- For economic development driven opportunities, the US Economic Development Administration (EDA) has a network of representatives who work with the Regional Planning Councils for accessing programs available through EDA.
- EPA can also provide technical assistance to community led projects involving stormwater management, green infrastructure, greenspace, and landscape resiliency strategies that will improve storm resiliency and community visions for long-term recovery. Based on community identified projects, other agency expertise can be brought in to assist with additional technical assistance or support separate studies. This could include the National Park Service (NPS) Rivers, Trails, and Conservation Assistance (RTCA) program for trail development and park re-imagining, the USACE Silver Jackets program for hydrology and hydrologic studies, EPA Environmental Finance Centers for developing cost and benefit studies for wastewater, drinking water, recreation shed and green infrastructure projects, and EDA for support of economic strategies for long-term recovery.

IRC Contacts for follow-up:

- Rick Durbrow EPA Sustainability Advisor, durbrow.rick@epa.gov or 770-883-7354.

- Laura Curvey, FEMA Community Assistance, laura.curvey@fema.dhs.gov or 202-577-2686.
- Jeremy O'Dell, FDEM Community Assistance, Jeremy.odell@em.myflorida.com or 850-591-5189.
- Dave Apple, USACE Infrastructure, david.p.apple@usace.army.mil or 202-527-4133.
- Dan McGoldrick, DOI Natural Cultural Resources, Daniel_mcgoldrick@ios.doi.gov or 202-255-5676.