

Sarasota County

Resilient SRQ

Community Development Block Grant-Disaster Recovery

Housing Recovery Program



FAQs on Overlapping Disaster Damage (Hurricane Ian + Subsequent Disasters)

This document is designed to help homeowners understand how Resilient SRQ's Community Development Block Grant – Disaster Recovery (CDBG-DR) program may assist homeowners with Hurricane Ian-related damages that have been worsened by subsequent disasters, such as hurricanes Idalia, Debby, Helene and Milton. It aims to provide guidance on how overlapping damages from multiple storms might affect eligibility for repair, reconstruction or reimbursement assistance. Whether you've submitted a survey or a full application, these FAQs are intended to clarify the process and ensure you understand how Resilient SRQ can support your recovery.

Can I still receive help from Resilient SRQ for Hurricane Ian damage if my home was also damaged by a more recent hurricane (e.g., Idalia, Debby, Helene, Milton)?

Yes. If you've already requested assistance for Hurricane Ian damage — either by submitting the initial survey or full application — and your home's damage from Hurricane Ian was worsened by a subsequent disaster, we may be able to use the Hurricane Ian allocated funds to address the damage caused by Ian and more recent storms, restoring your home to a safe and habitable condition.

My home was not damaged in Hurricane Ian, but it was damaged by a subsequent hurricane. Am I eligible for housing recovery assistance from Resilient SRQ?

No. Due to funding requirements of HUD, homeowners must have suffered damage from Hurricane Ian in order to be eligible for assistance from Resilient SRQ at this time. If you have not done so, please register with FEMA at [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance).

If I only completed the survey, and my home was damaged by a subsequent hurricane, how do I move forward with getting help?

The survey determined your preliminary eligibility. To move forward, you'll need to complete a full application once you receive an email from Resilient SRQ requesting you to do so. If your home has new damage from recent hurricanes, we will evaluate the overlap and how it impacts the unmet needs caused by Hurricane Ian once full eligibility has been determined. Resilient SRQ is still processing full applications and intends to invite remaining survey respondents to complete the full application as long as there is funding remaining.

If I intend to fund my own repairs from a subsequent hurricane but have already submitted my full application, am I still eligible for assistance?

To remain eligible for reimbursement of homeowner repair costs, HUD only allows costs paid by the homeowner prior to full application submission. Therefore, any additional repairs conducted by the homeowner after submission of the full application would be ineligible for reimbursement. If repairs have not moved forward, the homeowner is still eligible to have the repairs conducted by the Resilient SRQ program. Please note, there are several program restrictions on what types of repairs and reconstructions are allowable. For complete details and additional guidelines, please refer to the Housing Recovery Program Policy Manual, Minimum Construction Specifications Manual, and the Program Website at www.resilientsrq.net

How do I know if my Hurricane Ian damages were worsened by a subsequent hurricane?

Additional damage may not be obvious, but will be identified during the inspection of your home. Repairs will be made to any identified damages regardless of what subsequent storm it was caused by. If repairs were incomplete or not started when the subsequent storm caused additional damage, this could be considered a worsened unmet need. If repairs are already complete and project is closed, homeowner would have to apply for assistance from another source (FEMA, insurance, future allocations, etc.)

This program is supported, in whole or in part, by federal award number B-23-UN-12-0004, Community Development Block Grant-Disaster Recovery (CDBG-DR) grants, awarded to Sarasota County by the U.S. Department of Housing and Urban Development (HUD).



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Call 311 or 941-861-5309
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What documentation do I need to prove the subsequent hurricane worsened my Hurricane Ian damage?

While the program may not ask for additional documentation, it is highly recommended that you maintain documentation such as photos, insurance claims, or contractor reports showing the state of your home before and after the most recent storm.

Will my place in the application queue be affected by subsequent hurricanes?

No. Your place in line for assistance will not be affected and will remain the same. However, if the subsequent storm(s) caused additional damage, we may need to reassess the scope of your unmet needs. For example, you may qualify for both reimbursement of repair costs from Hurricane Ian and receive additional repairs performed by Resilient SRQ program on the same home.

Will you calculate my award based on all hurricane damage assistance received, including subsequent ones (e.g., Idalia, Debby, Helene, Milton)?

Yes. We will calculate your award by considering all assistance you have received for storm damage, including help from FEMA, SBA or other programs for all subsequent storms. This ensures that we avoid duplication of benefits, meaning you won't receive funding for the same damages from multiple sources.

I am already in the application process with Resilient SRQ for damages from Hurricane Ian and now I have additional damages from a subsequent hurricane. Can I submit a claim to FEMA and my insurance for these additional damages, and if so, how will that affect my application?

Yes. You may submit a claim to FEMA and your insurance for assistance for subsequent hurricane damages. If you receive additional assistance for repairs, we may consider that assistance in your duplication of benefits calculation in the same manner we consider assistance that was specific to Ian.

If I submitted the full application for reimbursement for already repaired damages from Hurricane Ian and I now have more damages, can I make those repairs myself and also get reimbursed?

No. Repairs made by the homeowner after the Resilient SRQ Homeowner Recovery Program application was submitted are not eligible for reimbursement per HUD regulations. However, the program can make those additional repairs for you depending on eligibility.

For additional questions, please reach out to your case manager, email info@ResilientSRQ.net or call our office at 941-861-5309.

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