

# 10/10 Captiva recovery update

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## Panel Zoom meeting Tuesday, Oct. 11

The next meeting of the Captiva Community Panel will be held via Zoom on Tuesday, Oct. 11, beginning at 9 a.m. Obviously, storm recovery updates and plans will be the focus of the meeting, and representatives from Lee County, LCEC and other critical island providers, as well as reports from the fire district and LCSO (assuming they are available). Zoom info is below:

When: Oct 11, 2022 09:00 AM Eastern Time (US and Canada)

Topic: October 2022 Community Panel meeting

Please click the link below to join the webinar:

[https://us02web.zoom.us/j/84140762869?](https://us02web.zoom.us/j/84140762869?pwd=dFV3Wmc2YUZjTisyUnlOOVZBeHUxZz09)

[pwd=dFV3Wmc2YUZjTisyUnlOOVZBeHUxZz09](https://us02web.zoom.us/j/84140762869?pwd=dFV3Wmc2YUZjTisyUnlOOVZBeHUxZz09)

Passcode: 075115

Telephone: 309 205 3325 or 312 626 6799 or 646 931 3860 or 929 205 6099 or 301 715 8592 or 669 900 6833

**Webinar ID: 841 4076 2869 / Passcode: 075115**

## Volunteer to help Captiva recover

The Captiva Civic Association has set up an online volunteer form at <https://forms.gle/afDZW3pKyoVWjFKp9>, where interested islanders (and others) can volunteer their time and talents to help in the storm recovery efforts

on Captiva. Questions? Email [info@ccacaptiva.org](mailto:info@ccacaptiva.org).

Storm updates are being posted at [www.captivastormready.com](http://www.captivastormready.com), and the panel website ([www.captivacommunitypanel.com](http://www.captivacommunitypanel.com)) will be updated soon with more recovery information and links.

## Updated damage assessments

**FROM CITY OF SANIBEL:** Lee County has updated the Hurricane Ian Damage Assessment Map. Please [click here](#) to view the updated map. (**Note:** This map covers the entire county, enlarge to see Captiva assessments.) This information will also be on the City's website at [www.MySanibel.com](http://www.MySanibel.com).

## Solid waste reminders post-Hurricane Ian

Lee County Solid Waste, its debris contractor and its contracted haulers are offering reminders related to household trash and debris pickup. Residents' storm debris is collected by a different company than their regular household garbage. Residents can help expedite cleanup in their neighborhoods by being aware of the following:

### **Storm debris:**

- Create separate piles for vegetative debris, construction debris and appliances.
- Do not bag or put storm debris in containers.
- The contractor uses large claw trucks, so keep piles away from obstacles such as mailboxes, utility meters or overhead power lines.

**Important note:** The process of collecting both regular garbage and storm debris is expedited if residents use clear bags as much as possible so that the contents are visible to the debris contractor and regular hauler.

Get updates from Lee County government on Hurricane Ian by following @Lee County Government on Facebook, [www.facebook.com/leecountyflbocc](https://www.facebook.com/leecountyflbocc)

## SBA loans an option for some homeowners

**FROM THE NEWS-PRESS:** Throughout the week, secondary homeowners in Southwest Florida have journeyed from their primary addresses throughout the nation to check on their homes following Hurricane Ian.

Along the way, many have been asking an important question: Will they be able to get any assistance to rebuild?

The short answer is this: There is no assistance from FEMA for secondary homes, according to its website and officials.

However, under certain circumstances, owners of secondary homes may be able to receive a disaster loan from the U.S. Small Business Administration (SBA) which administers the disaster loan program.

Terrell Perry, public affairs specialist at the SBA, explains to *The News-Press* how secondary homeowners can use SBA loans to help them get assistance. As of Oct. 5, she said SBA has already received 3,432 applications total, which includes 2,171 for homes and 676 for businesses.

She named two ways secondary homeowners can get assistance for their hurricane-damaged homes. One of the ways would be if the homeowners own rental property.

"That's an instance because rental property is technically a business," Perry said. "That is an instance where folks would be able to claim or apply for a loan based on their second home."

The other way would be if they used their secondary home as a "rent-free" home for a family member or extended person.

"An example, if mom and dad owned their own primary home and they own a second home anywhere else that is affected by disaster ... say their daughter or son lives in the home or mother or au pair or whomever and that person who lives in the second home does not pay rent. In that case, it would be considered a rent-free home that's used," Perry said.

Under either of these circumstance, Perry said they can go online to [SBA's website](#) and fill out their application for the loan.

SBA also has five business recovery centers and disaster recovery centers (co-located with FEMA and other local and federal agencies) in Lee and Collier County, allowing residents to physically put in an application and speak with a specialist if need be.

- **The Naples Players** - 701 Fifth Ave. S., Naples, 34102. Open Monday 9 a.m. to 4:30 p.m., Tuesday through Sunday 9 a.m. to 5 p.m.
- **Museum of the Everglades** - 105 Broadway Ave W., Everglades City, 34139 Oct. 7 through Oct. 10 only, 9 a.m. to 6 p.m.
- **The HUB at SFWL INC** - 25071 Chamber of Commerce Drive, Bonita Springs 34135, 9 a.m. to 5 p.m.
- **The Lakes Library** - 15290 Bass Road, Fort Myers 33919, 9 a.m. to 6 p.m.

- **Fort Myers DMS Building** - 2295 Victoria Ave. No. 108, Fort Myers, 33901, 9 a.m. to 6 p.m.

If it's a case of a rental property, she said they'd apply as a business. If it's a second home where another family member or person lives or works, they'd name it as a second home.

"The way that SBA loans work is that anytime a homeowner, renter, nonprofit or business incurs damage from a disaster, they are eligible, with the exception of renters, they're eligible for assistance," Perry said. "(They are eligible for) what we call a Physical Disaster Loan for assistance with the structure."

With a Physical Disaster Loan, it will cover both homeowners and businesses if they were slightly damaged or completely demolished.

For homeowners, the SBA allows up to \$40,000 for contents not covered by insurance and \$240,200 for the structure. For businesses, it covers up to \$2 million in inventory, equipment and structure.

After they apply and the application is complete, she said to expect to wait a little bit due to the expected high volume of applications.

"Once the application is complete, we generally respond within four to six weeks," Perry said. "Sometimes sooner, sometimes later, depending upon the actual volume that we have."

Looking ahead for the future, Perry highly recommends to not wait around for insurance.

"In a disaster of this magnitude, insurance could take a while to get around to adjusting and actually sending a check to the insured," Perry said. "So what can happen is they can apply for an SBA loan, SBA would approve the loan and once insurance is paid, they would reimburse the loan with the insurance payment."

## **United Way 2-1-1 storm hotline**

United Way continues its commitment to providing additional information on resources available to the residents in the aftermath of Hurricane Ian. The 2-1-1 Storm Information Hotline is staffed and available 7 a.m. to 10 p.m. daily. Call 2-1-1 or 239-433-3900.

# Fraud Alert

## **A message from Lee County Sheriff Carmine Marceno**

I am extremely hopeful that this message finds that you, your family and your loved ones are well following this horrific storm. The damage done to our county is dreadful. Lives, homes and property have been lost and residents of Southwest Florida are facing challenges beyond comprehension.

Sadly, this hardship does not dissuade scammers and fraudsters from “plying their trade.” At this time, I ask that you remain vigilant and skeptical in regard to anyone offering assistance to you and to your family. While there are many credible, licensed and legitimate companies doing wonderful and reliable work here in Lee County, there are also individuals who are intent upon taking your money and disappearing.

Be observant and attentive. While we all want repairs done quickly, we also need to avoid falling prey to these criminals. Qualified contractors are in high demand and may not be able to address your needs immediately. Please don’t allow this to force you to engage in a transaction that is fraudulent.

Scammers are able to manipulate caller ID numbers to make it appear as if you are being called by a local number. Never send money, gift cards or any form of payment based upon a phone conversation.

Begin by visiting the Florida Department of Business & Professional Regulation PRIOR TO signing contracts and/or making payments in advance. Licenses can be verified by visiting <https://www.myfloridalicense.com/wl11.asp>. Those without power or internet can reach the department by phone by calling 850-487-1395.

Additionally, unlicensed activity can be reported to the Department of Business & Professional Regulation by calling 866-532-1440. When applicable, have your insurance company evaluate the damage and discuss options with you before signing repair contracts or making payments. Consider getting several itemized estimates from licensed agencies. Some projects may require a down payment. Nevertheless, do not pay without a written contract.

Do not pay cash, regardless of “cash discounts” being offered. Credit cards may give you some protection if the job isn’t completed properly. Be cautious when asked for large deposits. Insist upon releases of any liens that can potentially be placed on your property.

We have received calls regarding “contractors” rushing homeowners into making decisions. This is a “red flag.” Insist upon seeing identification. For instance, FEMA personnel will always have an official form of identification.

When in doubt, check the individual’s credentials. FEMA, as an example, can be called for employee verification at 866-223-0814. The Attorney General’s staff is prepared to assist. They can be reached at their Citizens’ Services number 850-414-3990.

Let’s be as vigilant as possible during these very trying times.



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