



SARASOTA OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT

Hurricane Ian Disaster Recovery Program Overview

The Sarasota Office of Housing and Community Development, a department jointly operated by Sarasota County and the City of Sarasota, is implementing a disaster recovery program following Hurricane Ian as declared by an executive order by the Governor of Florida which may provide funds related to:

Payment of insurance deductibles determined by the homeowner's insurance company.

ELIGIBILITY REQUIREMENTS FOR THE PROGRAM:

- The home must be owned and occupied for a minimum of one year by the applicant as documented by homestead exemption status (mobile homes not eligible)
- The maximum amount of assistance will be \$20,000 and is dependent upon proof of a homeowner's insurance policy showing the deductible amount
- The home must be located in Sarasota County
- The property's value cannot exceed \$349,525 as listed on the Sarasota County Property Appraiser's website
- The applicant must be current on Sarasota County taxes
- Priority will be given to applicants who are very low-income (50% of AMI) and/or elderly (aged 62 or older)
- The household annual income cannot exceed 80% of the Area Median Income (AMI) as listed below:

Number of Persons In Household	Maximum Annual Gross Income for Eligibility
1	\$48,350
2	\$55,250
3	\$62,150
4	\$69,050
5	\$74,600
6	\$80,100
7	\$85,650
8	\$91,150

HOW TO APPLY?

Pre-Qualification forms are available online at www.scgov.net or www.sarasotafl.gov on the Office of Housing and Community Development webpage. If you are unable to access a pre-qualification form online, you may call 941-263-6423 or email insdeductibleassistance@sarasotafl.gov

WHAT DO I NEED TO APPLY?

Complete a pre-qualification form and submit to insdeductibleassistance@sarasotafl.gov You will be contacted and provided a secure link through which you can provide additional information.

Application packages will be submitted electronically through a safe portal and must include the following items:

- Completed and Signed Application
- Disaster Certification of Income Form
- Eligibility Release Form
- Duplication of Benefits Agreement
- Affidavit of Insurance
- Proof of FEMA application filed and result
- Proof of Insurance Claim filed and result, including deductible amount if the claim was approved
- Proof of Homeowner's Insurance
- Supporting Documents, including:
 - Picture ID for all household members aged 18 or older
 - Social Security Number for all household members
 - Benefits Letter dated within the last 120 days for all household members who receive one of the following: Social Security, SSI, SSDI, VA, Long Term Disability, Unemployment, TANF. **NOTE: 1099 forms are not acceptable.**
 - Last paystubs for previous month for all employed household members
 - **NOTE:** Self-employed persons must submit the last two (2) years' tax returns
 - One months' current bank statements for all household members who have a checking or savings account, 401(k), pension, IRA, or investment account. All pages are required.

WHAT HAPPENS AFTER I APPLY?

Funds are awarded on a first-eligible, first-served basis.

You will be notified by mail or email as to one of the following:

- That additional information or documents are needed
- That you are eligible for the program and what will happen next. This program provides a zero percent, 30-year deferred loan for qualified homeowners.
- That you are ineligible for the program, including the reason(s) why