

SPECIAL NOTICE TO STRAND HOA OWNERS

Dear Homeowners,

As homeowners communicate with their insurance companies, please be sure to check on all the coverage that may be available to you.

Most homeowners insurance covers:

- Damage to property from loss of external power (food, etc.)
- Damage to Trees, Shrubs, plants (usually between \$200- \$500 max per tree, Shrub or Plant)
- They will also pay for debris removal.

As with any policy, you get reimbursed after you met the deductible, which for Hurricane damage is usually 2% to 5% of the policy, which could be \$10 to \$40 K.

Keep in mind that some homeowners who lost pool cages, will have easily met the deductible as pool cage replacement costs range anywhere from \$30 to \$50 K.

Please make sure you check your entire policy in the event some of these items are included and you have sufficient loss to surpass the deductible.

The Board is only offering this information to help owners communicate with their insurance carriers. We have no knowledge of any owners policies and that is best discussed with your agent.

FEMA Information that might be helpful:

FEMA Disaster Assistance can help support your recovery from a major disaster.

If you're ready to apply now for disaster assistance or would like more information on the types of assistance available please visit

[disasterassistance.gov](https://www.disasterassistance.gov).

1. I need immediate assistance.

Our disaster assistance partners can provide help with immediate needs we are not authorized to provide. We also offer support for [individuals with disabilities, access or functional needs](#).

- **Emergency Medical Assistance:** Please dial 9-1-1.
- **Emergency Shelter:** Locate options by zip code by visiting the [American Red Cross](#), or [Salvation Army](#), or by texting SHELTER and your zip code (for example, "SHELTER 01234") to 4FEMA (43362). (Standard text message rates apply.)
- **Immediate Needs:** Contact your [local emergency management agency](#) for help or referral to trusted disaster assistance partners serving your area. The FEMA Helpline (1-800-621-3362 / TTY (800) 462-7585) may be able to provide additional referrals.

2. I need help from FEMA.

- **Home/Primary Residence:** We provide housing assistance to individuals and families who have lost their homes as a result of a presidentially-declared disaster. If you are a renter or homeowner you may qualify for assistance. By law, FEMA assistance cannot duplicate the assistance you receive from your insurance company, but you may receive assistance for items not covered by insurance. If your home was impacted by a major disaster we recommend that you [apply for assistance](#).
- **Business:** We do not offer assistance for small businesses impacted by a presidentially-declared disaster. However, we do partner with the Small Business Administration (SBA), which offers low interest loans for business damages. Learn more about the business loan application process.
- **Secondary Home:** We do not offer assistance for your secondary home. Federal guidelines only allow us to provide housing assistance when your primary residence is impacted by a presidentially-declared disaster.
- **Other Needs Assistance:** We offer disaster assistance for some of your other disaster-caused expenses including, medical and dental, child care, funeral and burial, essential household items, moving and storage, vehicle, and some clean-up items.

3. I applied for assistance, what's next?

Small Business Administration Application

Some applications for disaster assistance require you to also submit an SBA application before we can determine your eligibility for assistance. [Learn more about the home and property disaster loan application.](#)

Home Inspection

You will receive a call from FEMA within 10 days of submitting your application to schedule an appointment for a home inspector to visit you. In the event of a catastrophic disaster an inspector may take longer to visit you.

After the Inspection

If you qualify for a grant, FEMA will provide you:

- A check by mail or a direct deposit into your checking or savings account, and
- A letter describing how you are to use the money.

If you do not qualify for a grant, FEMA will provide you:

- A letter explaining why you did not qualify, and
- An opportunity to appeal the decision.

For information you can access the FEMA website at the below address:

<https://www.fema.gov/public-assistance-frequently-asked-questions>

All the best,
The Strand HOA Board of Directors