

SEPTEMBER 2023



On September 28, 2022, Florida underwent a profound transformation. Hurricane Ian made landfall and left behind a trail of devastation and loss. In the aftermath, our community revealed its remarkable strength, resilience, and determination to not only endure, but to flourish. Yet, the journey to recovery persists, and support remains crucial.

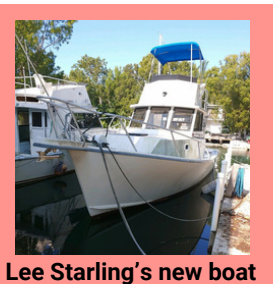


SURVIVING HURRICANE IAN

Through its Disaster Case Management Program, United Way of Collier and the Keys assisted hundreds of individuals in Collier and Monroe Counties and secured millions of dollars in funding to help those struggling after Hurricane Ian. Their stories are shared throughout this newsletter.



"It's discouraging to lose everything in one night."



Lee Starling's new boat

To some people, it's just a boat. To Lee Starling, of Key West, it's his livelihood.

"I've been commercial fishing since I was 16," said Starling. "I don't know anything else."

Starling's boat was damaged beyond repair during Hurricane Ian. That meant nearly one year of lost business and time spent navigating the process of securing a loan to purchase a new boat. Even during the immediate aftermath, Starling wasn't worried about himself. He was checking on his friends and neighbors, making sure they survived the storm. Starling, a husband and father, turned to the United Way of Collier and the Keys after several Federal Emergency Management Agency (FEMA) application rejections. UWCK Disaster Case Manager Tiffany Pellicier assisted Starling through the appeals process, which was particularly difficult. FEMA had Starling's boat listed as a personal watercraft instead of a commercial vessel. To change that and eventually secure a Small Business Administration (SBA) loan, multiple agencies were involved, including Florida Fish and Wildlife Conservation Commission (FWC) and Senator Marco Rubio's office. Today, Starling offers this advice to anyone who ends up in his situation;

"Stay positive. Be persistent. Don't hesitate to reach out for help."

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United Way of Collier and the Keys (UWCK) is a 501(c)(3) nonprofit organization dedicated to improving the education, health & economic mobility of our neighbors in Collier & Monroe Counties. Through strategic partnerships & collaborative efforts, UWCK addresses critical social issues & works towards driving positive, sustainable change to build stronger, healthier & more resilient communities



“Are we going to live through this?”

Monica Grodzinski, of Key West, is a mother of two teenagers. When Hurricane Ian hit, she was not expecting the amount of flooding it brought. Flooding up to her knees. But the scariest part, she says, was going through it with her children.

One year after Hurricane Ian, Grodzinski worries every time it rains. She worries it will flood just like it did 365 days ago.

That’s part of the reason why she hasn’t gotten a new dining room table, but she’s coming around to it.

Grodzinski did have insurance, but she did not have a contents insurance policy, so her personal property losses were not covered. Additionally, the insurance money she was entitled to was not readily available. With the help of a UWCK Disaster Case Manager, Grodzinski worked through the FEMA appeals process to receive funds to cover her personal property losses as well as securing a \$5,000 grant to cover her insurance deductible. Grodzinski’s recommendation for others needing help after a hurricane;



“BE VOCAL.”

Grodzinski’s house today.

“Andrew, Charley, Wilma, Irma.. nothing like Ian.”

On September 28, 2022, 65-year-old Robert Sebold was far from his Naples home. He was out of town, taking care of a relative battling cancer. There was no time to prepare for Hurricane Ian. When he returned, Sebold had to deal with the fallout from flooding. He said it was so bad, he slept in his truck the first night while people helped him clean out his house. The storm surge, he said, was something he never expected.



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| <input checked="" type="checkbox"/> Replace flooring | <input checked="" type="checkbox"/> Replace paneling |
| <input checked="" type="checkbox"/> Replace vanities | <input checked="" type="checkbox"/> Fix cabinets |



Sebold needed help with his floors, walls, kitchen cabinets and bathroom vanities. UWCK Disaster Case Managers aided with the repairs process, providing \$26,000 for labor and materials. **Without this support, Sebold would have spent years trying to figure the repairs out on his own.**

“It’s like moving into a brand new house.”



82-year-old Kay Hill, of Naples, likes to spend her mornings working in her yard. At 7:15 a.m. sharp, she’s meeting friends at McDonald’s for a cup of coffee. Her routine changed the day Hurricane Ian made landfall. Kay woke up and stepped out of her bed, right into rising floodwater.



Her home of 52-years.. underwater.
“I’ve never seen anything like it.”



Kay lost important paperwork and personal items, including a painting of her late son. Piece by piece, one year later, you would never know the time and effort it took to rebuild Kay’s home from the inside out. New flooring, new walls, new furniture, new appliances, you name it. Kay received assistance from UWCK Disaster Case Manager Aileen Keating after learning about the organization through a friend. Kay was skeptical at first and so overwhelmed by the process, that she would rather lose her home than navigate her recovery.

“I didn’t think help like that existed.”

Today, Kay is back to her usual routine, sipping a cup of coffee at McDonald’s with her friends, working in her yard or sitting in her new house, reflecting on where she was one year ago.. and where she is now.. where she says she wouldn’t be without the help of United Way of Collier and the Keys, help that is available to anyone in our community.



**year
after
Ian**

United Way of Collier and the Keys redesigned its programs team, bolstering its commitment to uplifting communities and providing vital support to those in need. This strategic restructuring aims to fortify the nonprofit's impact on the community, focusing on more direct assistance, comprehensive case management, disaster response and sustainable, long-term solutions.

READ MORE [HERE](#)

Leading UWCK's dynamic programs team is Ashley Jones, a seasoned professional with a passion for community development and a track record of driving positive change. Ashley has masterfully crafted the concluding section of the September newsletter, offering a fresh perspective on Ian's influence, complemented by invaluable tips and a unifying path towards recovery.



Ashley Jones
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The Ripple Effect of Disaster

In the wake of Hurricane Ian, our community's vulnerabilities have been starkly exposed. The chilling truth is that many of those already grappling with daily challenges faced the harshest brunt of the storm. For many of the most vulnerable, what was already a precarious situation became an overwhelming tragedy. Places we know and love are deeply bearing the scars of this disaster. In these towns, where the rhythm of life is set mainly by the ebb and flow of the fishing industry, the men and women brave nature's whims every day. Their lives are testimonies to the cycles of the ocean, with many facing continual financial challenges. The term "resiliency" might not frequently cross their lips, but their lives resonate with qualities like persistence, determination, hard work, and an undying spirit of survival.

Hurricane Ian was not just a meteorological event. It upended lives and put futures in jeopardy. Historical data and expert assessments tell us that the path to recovery from a catastrophe of this magnitude could span four to five years. But in that statement lies a commitment from United Way of Collier and the Keys and our community to rebuild, rejuvenate, and restore hope.

At the heart of our recovery initiative is the disaster case management (DCM) team. These are not just professionals; they are the empathetic shoulders and guiding lights for those traumatized by the disaster. Our team understands the multifaceted challenges of disaster recovery. More than just offering assistance, they provide education and empower survivors to take charge of their destinies. If you are interested in meeting with a disaster case manager, please call (239) 359-8179 to schedule an appointment.

As we look ahead, we recognize the magnitude of the journey before us. But with the collective strength of our community, the expertise of our team, and the indomitable spirit of those affected, we remain hopeful and committed to rebuilding a brighter future for all.

Together, we rise.

Here are crucial considerations to keep in mind during hurricane season:

- Understand the differences between flood and wind insurance claims.
- Document damages through photos and detailed lists.
- Maintain daily logs of communications with stakeholders.
- Begin drying and cleanup promptly.
- Ensure independent professionals do damage assessments.
- Understand flood insurance intricacies and provide accurate "proof of loss" forms.
- Advocate for fair insurance treatment.
- Seek assistance from FEMA, NFIP and other agencies if needed.
- Consult professionals for guidance and remember to be assertive yet respectful.
- Don't overlook the importance of reviewing your home and wind policies for special deductibles or coverages related to hurricane damage. Each insurance policy specifies a deadline for submitting proof of loss and claims. Typically, NFIP flood policies require complete proof of loss within 60 days of the storm, although FEMA has extended this to 365 days for Hurricane Ian claims.

Where to Submit Claims:

- Report damages to your insurer or call the Florida Department of Financial Services at 1-850-413-3089 if policy details are lost.
- Apply to FEMA at 1-800-621-3362 for housing assistance and employment-related aid.
- Find emergency centers via 1-800-342-3557.
- All FEMA-related services are free.

Finding a Trustworthy Contractor:

- Seek recommendations and check with consumer protection offices.
- Confirm licensing via 1-850-487-1395.
- Get multiple written estimates, but some may charge fees.
- Understand your contract thoroughly.
- Never pay the total amount upfront and ensure all involved parties provide a Release of Lien.

Safeguarding Yourself Against Criminal Activities and Fraudulent Schemes:

- Guard personal information.
- Be wary of unsolicited offers and always verify identities.
- Be cautious with Assignment of Benefits (AOB) agreements, as they transfer your insurance claim rights and benefits to a third party. Research or consult a lawyer before signing an AOB.
- Report suspected price gouging to 1-866-966-7226.
- Avoid brokers requiring upfront fees.

Know Your Rights:

- Contracts signed outside a business location can usually be canceled within three days.
- If suspecting fraud, report to local agencies and the Florida Attorney General at 1-866-966-7226. Legal options may be available.

