

Village Hall Central to Islands' Recovery

Islamorada, referred to as the “Village of Islands,” counts four major islands stretching along 20 miles of the Florida Keys and just a few thousand people as its residents. Hurricane Wilma brought the cluster of islands more than its fair share of damage, and Village officials had more than their fair share of problems orchestrating their FEMA recovery.



DESCRIPTION

Adjusters International began helping the Village nearly 10 months after the storm. The primary focus of the Village’s hurricane recovery involved the Village Hall, the centerpiece of the community.

ISSUES

Hurricane Wilma’s high winds and storm surge caused serious damage to the building. The surge brought up to eight feet through the Hall and left two feet of standing seawater.

The initial project estimates for federal disaster funds weighed two options: approximately a

half-million dollar repair of the existing building, or slightly more money — via a complicated formula — to replace the facility. Prior to Adjusters International’s involvement, Village officials expected just over \$80,000 for damages to the entire building.

SOLUTIONS APPLIED

Returning to the root of the problem, Adjusters International consultants determined that the project had been misclassified as an “Alternate Project,” subjecting the federal funding formulas to a more restrictive set of calculations.

Adjusters International worked with a Public Assistance Coordinator with the Florida Division of Emergency Management to correctly classify this project as a “Replacement Project.”

FEMA officials agreed to re-estimate the project and the replacement funding of the Village Hall started at roughly \$1.5 million.

OUTCOME

Throughout the Village, similar corrections were made on a number of projects, and Adjusters International was able to help the Village recover about \$5 million in federal funding for eligible projects. Adjusters International consultants organized files and data to prepare the Village for all reimbursements and closeout inspections. Adjusters International also developed a library of useful reference materials — including binders containing information, checklists, forms and educational materials — to help guide and assist the Village through the Public Assistance Program and their financial recovery in the event of future declared disasters.

