

A stylized logo featuring a yellow sun with rays on the left, a green leaf on the right, and a teal wave-like shape at the bottom. The text "Hurricane Update" is overlaid in blue.

Hurricane Update

February 25th, 2026



CHARLOTTE COUNTY
FLORIDA

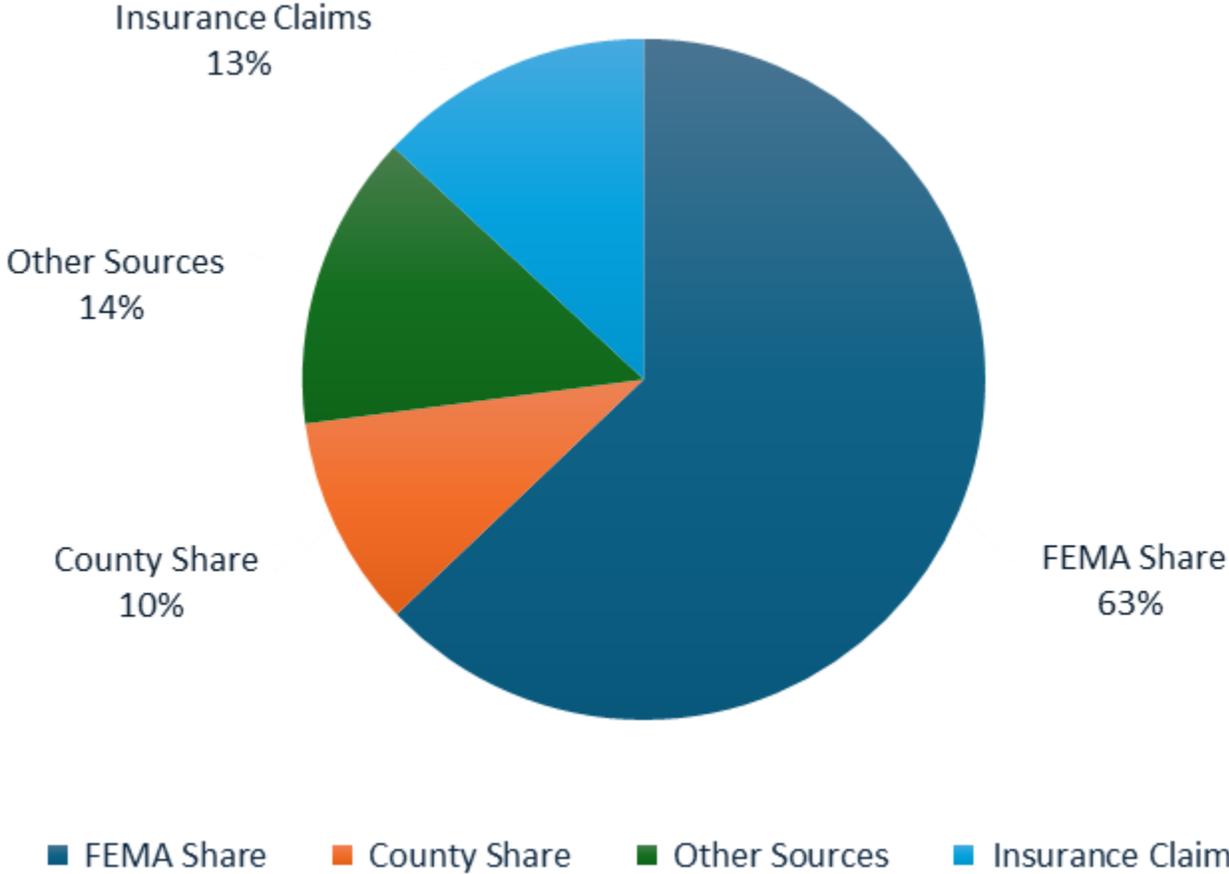
Agenda

- Overall Summary
- FEMA
- Insurance
- Other Sources
- County Responsibility
- Cashflow Implications
- Decision Points

Overall Summary

| Named Storm Disaster | FEMA Share | Insurance Claims | Other Sources | County Share | Total Projected Cost |
|----------------------|--------------------|-------------------|-------------------|-------------------|----------------------|
| 4337-DR Irma | 8,249,385 | | 458,299 | 458,299 | 9,165,983 |
| 4673-DR Ian | 131,534,053 | 43,762,976 | 34,634,328 | 21,924,557 | 231,855,914 |
| 4734-DR Idalia | 4,121,896 | | 1,373,965 | | 5,495,862 |
| 4806-DR Debby | 1,436,547 | | 239,425 | 239,425 | 1,915,396 |
| 4828-DR Helene | 7,678,974 | 730,081 | 1,279,829 | 1,289,623 | 10,978,507 |
| 4834-DR Milton | 69,366,010 | 1,724,056 | 11,561,002 | 11,616,373 | 94,267,440 |
| Total | 222,386,864 | 46,217,113 | 49,546,847 | 35,528,276 | 353,679,101 |

Overall Summary



Projected FEMA Reimbursement

| Named Storm | Cat A | Cat B | Cat C | Cat D | Cat E | Cat F | Cat G | Cat Z | Total |
|----------------|--------------------|-------------------|------------------|------------------|------------------|------------------|-------------------|------------------|--------------------|
| 4337-DR Irma | 3,689,306 | 718,682 | 1,379,867 | | | | 2,461,530 | | 8,249,385 |
| 4673-DR Ian | 76,783,342 | 12,414,953 | 8,038,099 | 6,268,287 | 6,920,028 | 1,756,528 | 13,089,289 | 6,263,526 | 131,534,053 |
| 4734-DR Idalia | | 3,521,889 | | | | | 600,007 | | 4,121,896 |
| 4806-DR Debby | 5,341 | 58,667 | 6,344 | | | | 1,366,196 | | 1,436,547 |
| 4828-DR Helene | 301,215 | 2,473,858 | 94,864 | 8,151 | | | 4,435,221 | 365,665 | 7,678,974 |
| 4834-DR Milton | 31,256,975 | 3,896,862 | 402,824 | 3,691,875 | 208,515 | 750,969 | 25,854,846 | 3,303,143 | 69,366,010 |
| Total | 112,036,180 | 23,084,911 | 9,921,997 | 9,968,313 | 7,128,543 | 2,507,497 | 47,807,089 | 9,932,335 | 222,386,864 |

Category A: Debris removal
 Category B: Emergency protective measures
 Category C: Roads and bridges
 Category D: Water control facilities

Category E: Public buildings and contents
 Category F: Public utilities
 Category G: Parks, recreational, and other facilities
 Category Z: Administrative



Projected FEMA Cost Sharing

| Named Storm | Total FEMA Claims | % Cost Share | FEMA Share | State Share | SB4A Waiver | County Share |
|----------------|--------------------|--------------|--------------------|-------------------|------------------|-------------------|
| 4337-DR Irma | 9,165,983 | 90% | 8,249,385 | 458,299 | | 458,299 |
| 4673-DR Ian | 146,148,948 | 90% | 131,534,053 | 7,307,447 | 7,307,447 | |
| 4734-DR Idalia | 5,495,862 | 75% | 4,121,896 | 686,983 | 686,983 | |
| 4806-DR Debby | 1,915,396 | 75% | 1,436,547 | 239,425 | | 239,425 |
| 4828-DR Helene | 10,238,632 | 75% | 7,678,974 | 1,279,829 | | 1,279,829 |
| 4834-DR Milton | 92,488,013 | 75% | 69,366,010 | 11,561,002 | | 11,561,002 |
| Total | 265,452,833 | | 222,386,864 | 21,532,984 | 7,994,430 | 13,538,554 |

Projected Insurance Reimbursement

| Named Storm | Mitigation / Turnkey | Insurance Claims Paid to Date | Insurance Claims Pending | Total Projected Insurance | Deductibles |
|----------------|----------------------|-------------------------------|--------------------------|---------------------------|------------------|
| 4673-DR Ian | 15,140,234 | 22,541,060 | 6,081,682 | 43,762,976 | 2,857,701 |
| 4828-DR Helene | 34,208 | 195,873 | 500,000 | 730,081 | 9,794 |
| 4834-DR Milton | 22,160 | 960,972 | 740,925 | 1,724,056 | 55,371 |
| Total | 15,196,601 | 23,697,904 | 7,322,607 | 46,217,113 | 2,922,866 |

Other Sources

| Named Storm Disaster | State Share | SB4A Waiver | USDA/FDOT | Total Other Sources |
|-----------------------------|--------------------|--------------------|-------------------|----------------------------|
| 4337-DR Irma | 458,299 | | | 458,299 |
| 4673-DR Ian | 7,307,447 | 7,307,447 | 20,019,433 | 34,634,328 |
| 4734-DR Idalia | 686,983 | 686,983 | | 1,373,965 |
| 4806-DR Debby | 239,425 | | | 239,425 |
| 4828-DR Helene | 1,279,829 | | | 1,279,829 |
| 4834-DR Milton | 11,561,002 | | | 11,561,002 |
| Total | 21,532,984 | 7,994,730 | 20,019,433 | 49,546,847 |

County Responsibility

| | |
|--|------------|
| County Share (FEMA projects) | 13,538,554 |
| County Share (USDA projects) | 6,713,305 |
| Waterways | 1,133,602 |
| FHWA Road repairs | 2,548,629 |
| Public Works revenue loss | 3,800,761 |
| Infrastructure - non reimbursable | 1,766,721 |
| Insurance Deductibles (not mitigation) | 1,712,296 |
| Temp offices | 638,535 |
| Cemeteries | 185,000 |
| Professional services on non-qualifying projects | 2,382,448 |
| Emergency measures - non reimbursable | 1,192,601 |



Cashflow Implications

| Storm | Expenses Paid | Reimbursement Received | Variance |
|----------------|--------------------|------------------------|----------------------|
| 4337-DR Irma | 446,521 | 51,178 | (395,344) |
| 4673-DR Ian | 206,238,293 | 121,080,477 | (85,157,816) |
| 4734-DR Idalia | 309,492 | 78,993 | (230,499) |
| 4806-DR Debby | 443,780 | 2,302 | (441,479) |
| 4828-DR Helene | 4,645,596 | | (4,645,596) |
| 4834-DR Milton | 42,795,225 | 9,883,620 | (32,911,605) |
| Total | 254,878,907 | 131,096,569 | (123,782,338) |

General Fund Transfer



20,604,140



Total Cash Flow Variance

-103,178,198

Variance

Cashflow Implications

| Named Storm Disaster | FEMA Obligated | Paid |
|-----------------------------|-----------------------|-------------------|
| 4337-DR Irma | 9,165,983 | 8,747,610 |
| 4673-DR Ian | 108,273,757 | 69,610,105 |
| 4734-DR Idalia | 5,229,888 | 467,281 |
| 4806-DR Debby | 1,478,511 | - |
| 4828-DR Helene | - | - |
| 4834-DR Milton | 9,291,507 | 9,283,724 |
| Total | 133,439,646 | 88,108,721 |

Cashflow Implications

| Category | Title | Event | Amount |
|---|--|--------------------|-------------------|
| A - Debris Removal | EXPEDITED - Debris Removal Post 12/7/22 @ 90% Cost Share | 4673DR-FL (Ian) | 19,051,183 |
| D - Water Control Facilities | Countywide Dredging of Waterway Systems | 4673DR-FL (Ian) | 3,459,985 |
| G - Parks, Recreational Facilities, and Other Items | Charlotte Sports Park Group 2 | 4673DR-FL (Ian) | 3,221,624 |
| B - Emergency Protective Measures | EPM thru 12/07/22 @ 100% Cost Share | 4673DR-FL (Ian) | 2,923,616 |
| B - Emergency Protective Measures | Emergency Berm - Palm Island Inlet | 4734DR-FL (Idalia) | 1,700,909 |
| B - Emergency Protective Measures | Manasota Key Emergency Berm | 4734DR-FL (Idalia) | 1,405,887 |
| B - Emergency Protective Measures | EPM thru 12/07/22 @ 100% Cost Share | 4673DR-FL (Ian) | 1,784,882 |
| C - Roads and Bridges | Countywide Roads Non-FHWA Group 1 | 4673DR-FL (Ian) | 1,393,337 |
| G - Parks, Recreational Facilities, and Other Items | Manasota Key Beach | 4806DR-FL (Debby) | 1,102,540 |
| B - Emergency Protective Measures | EPM Public Safety 09/23/22 - 12/07/22 @ 100% Cost Share | 4673DR-FL (Ian) | 1,160,254 |
| | | | 37,204,216 |

Decision Points

Rotonda Bridge

FEMA's determination is the bridge damage does not meet replacement criteria and has approved funding for repairs in the amount of **\$769,000**.

- **Option 1 (Work at Risk):** Proceed with the project as an Improved Project (capped at \$769,000); Appeal Replacement Cost ineligibility determination for the cost difference.
- **Option 2 (Limit Risk):** Hold all work until Replacement Cost dispute with FEMA is resolved (likely via a second Arbitration).

Decision Points

Jail Campus

FEMA's determination denied **\$281,525** of the **\$327,853** request for Hurricane Ian repairs.

- **Option 1:** Accept FEMA determination and forgo \$281,525
- **Option 2:** Partial Appeal of \$78,844 in Project related Soft Costs
- **Option 3:** Full Appeal of \$202,681 in Roof related costs and \$78,844 in Project related Soft Costs

