

Florida Hurricane Debby Recovery

Sept. 17, 2024

Flood Insurance Is an Important Resource for Floridians

Flooding can happen anywhere, often to the surprise of residents who thought they were covered for disasters. Property owners can protect themselves from financial losses by having a flood insurance policy through the National Flood Insurance Program (NFIP). Flood insurance coverage is available regardless of federal disaster declarations. Insurance for contents is also available to homeowners and renters. There is a 30-day waiting period before new policies go into effect, an important consideration during hurricane season.

To buy flood insurance, contact your insurance company or agent. If you need help finding a provider, go to [FloodSmart.gov/flood-insurance-provider](https://www.floodsmart.gov/flood-insurance-provider) or call the NFIP at 877-336-2627. In addition to the NFIP, flood insurance is also available from some private insurance providers. For more information, visit [FloodSmart.gov](https://www.floodsmart.gov).

How to Apply for FEMA Assistance

If you sustained damage or losses from Hurricane Debby, FEMA may be able to help. You may be eligible for financial assistance for displacement, serious needs, temporary lodging, basic home repairs, personal property losses and other uninsured disaster-related expenses.

Homeowners and renters in **Alachua, Baker, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hillsborough, Jefferson, Lafayette, Levy, Madison, Manatee, Pinellas, Sarasota, Suwannee** and **Taylor** counties can apply to FEMA in several ways:

The quickest way to apply is to go online to [DisasterAssistance.gov](https://www.DisasterAssistance.gov). You can also apply using the [FEMA App](#) for mobile devices or calling toll-free **800-621-3362**.

The telephone line is open every day and help is available in most languages. If you use a relay service, such as Video Relay Service (VRS), captioned telephone or other service, give FEMA your number for that service. To view an accessible video on how to apply visit [Three Ways to Apply for FEMA Disaster Assistance - YouTube](#). The deadline to apply is **Oct. 9, 2024**.

To date, FEMA has approved \$31 million in assistance to households.

4 Ways to Apply for Disaster Assistance

	ONLINE DisasterAssistance.gov		FEMA APP Download the FEMA APP
	IN PERSON At one of our Disaster Recovery Centers fema.gov/drc		CALL 800-621-3362

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Disaster Recovery Centers

- **Alachua County:** Millhopper Branch Library, 3145 NW 43rd St., Gainesville, FL 32606 (Open 10 a.m.-6 p.m. Monday-Friday, 10 a.m.-5 p.m. Saturday)
- **Columbia County:** 180 E. Duval St, Lake City, FL 32055 (Open 9 a.m.-6 p.m. Monday-Saturday)
- **Dixie County:** Old School Board Building, 841 SE Hwy 349, Old Town, FL 32680 (Open 9 a.m.-7 p.m. Monday-Saturday)
- **Gilchrist County:** Gilchrist County Fire Station #2, 460 NW County Road 138, Branford, FL 32008 (Open 9 a.m.-7p.m. Monday-Saturday)
- **Jefferson County:** Jefferson County Courthouse Annex, 435 W Walnut St., Monticello, FL 32344 (Open 9 a.m.-7 p.m. Monday-Saturday)
- **Lafayette County:** Mayo Community Center, 150 NW Community Circle, Mayo, FL 32066 (Open 9 a.m.-6 p.m. Monday-Saturday)
- **Madison County:** Madison County, The Bridge Church, 1135 US East 90, Madison, FL 32340 (Open 9 a.m.-7 p.m. Monday-Saturday)
- **Manatee County:** Lakewood Ranch Library, 16410 Rangeland Pkwy, Bradenton, FL 34211 (9 a.m.-5 p.m. Monday-Saturday)
- **Sarasota County:** Sarasota Christian Church, 2923 Ashton Rd, Sarasota, FL 34231 (9 a.m.-5 p.m. Monday-Saturday)
- **Suwannee County:** Hale Park, 215 Duval St. NE, Live Oak, FL 32064 (Open 9 a.m.-6 p.m. Monday-Saturday)
- **Taylor County:** Loughridge Park, 1100 W. Hampton Springs Ave, Perry, FL 32347 (Open 9 a.m.-7 p.m. Monday-Friday)

Understanding Your FEMA Letter

If you applied for FEMA assistance after Hurricane Debby you will receive an eligibility letter from FEMA in the mail or by email. The letter will explain your application status and how to respond. You may need to submit additional information or supporting documentation for FEMA to continue to process an application for financial assistance. If you have questions about your letter, or disagree with the initial decision, visit a [Disaster Recovery Center](#) or call the disaster assistance helpline at 800-621-3362 to find out what information FEMA needs.

Be Alert to Fraud After Hurricane Debby

FEMA personnel working in areas impacted by Hurricane Debby carry official photo identification. FEMA representatives never charge applicants for disaster assistance, inspections or help in filling out applications. [Their services are free.](#) Don't believe anyone who promises a disaster grant in return for payment. Don't give your banking

information to a person claiming to be a FEMA housing inspector. FEMA inspectors are never authorized to collect your personal financial information. If you believe you are the victim of a scam, report it immediately to your local police or sheriff's department or contact Florida's Office of the Attorney General by calling 866-9-NO-SCAM (866-966-7226) or visit myfloridalegal.com. To file a fraud complaint, go online to Scam Report (myfloridalegal.com).

Low-Interest Disaster Loans

The [U.S. Small Business Administration \(SBA\)](https://www.sba.gov) offers low-interest disaster loans for homeowners, renters, businesses and nonprofit organizations to cover losses not fully compensated by insurance and other sources. Apply online at SBA.gov/disaster. Disaster loan information and application forms can also be obtained by calling the SBA's Customer Service Center at **800-659-2955**.

The deadline to apply for property damage is Oct. 9, 2024. The deadline to apply for economic injury is May 12, 2025.

The SBA has opened three Business Recovery Centers to meet the needs of businesses that were affected by Hurricane Debby. Locations: Rocky Bluff Library, 6750 US-301, Ellenton, and Yankeetown Town Hall, 6241 Harmony Lane, Yankeetown, and Sarasota Christian Church, 2923 Ashton Rd., Sarasota. SBA has approved \$17.5 million in disaster loans to date.

Additional Resources

- Disaster Unemployment Assistance is available to Florida businesses and residents whose employment or self-employment was lost or interrupted as a direct result of Hurricane. Eligible Floridians may submit a claim at FloridaJobs.org.
- [Tips for Mold Cleanup](#)
- **American Red Cross:** Call 800-RED CROSS (800-733-2767) or visit [Hurricane Debby \(arcgis.com\)](https://HurricaneDebby.arcgis.com).
- **Crisis Counseling:** Call the Substance and Mental Health Services Administration (SAMHSA) at **800-985-5990**; for Spanish, press "2").
- **Disaster Legal Services:** Call 833-514-2940 9:30 a.m.-4:30 p.m. Monday-Friday

Mitigation Specialists Now Available

Mitigation Specialists are available to answer your questions about rebuilding safer and stronger following **Hurricane Debby**.

- Call: 833-FEMA-4-US (833-336-2487) 8 a.m. - 5 p.m. | Monday - Friday
- Email: FEMA-R4-HMHELP@FEMA.DHS.GOV

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[FEMA News Releases and Fact Sheets](#)