

Hurricanes Debby, Helene and Milton: A Guide to FEMA Assistance for Floridians

Are you in Florida and affected by Hurricanes Debby, Helene and/or Milton? We are committed to helping survivors navigate the disaster assistance process and get the support they need. Below is detailed information on how to apply for FEMA assistance, including eligibility by different counties, the application process, and what to do if you were not approved for assistance. Please read carefully to understand how you can access vital assistance and support.

Am I in a county eligible for support for more than one hurricane?

You can find a list of eligible disasters for your county by using the DisasterAssistance.gov [location search](#). Submit your zip code for a list of disasters declared for your county. Starting your application online is the fastest way to start your recovery process.

If I applied for individual assistance for one hurricane, do I need to reapply?

If you are in a county eligible for disaster assistance from multiple hurricanes, you need to submit applications for **each** disaster (i.e., one application for Helene and a separate application for Milton). If this situation applies to you, please see the next question.

I am in a county with more than one open hurricane declaration. How do I apply for each disaster?

If you experienced damage from multiple hurricanes, you must complete a separate application for each event.

- When you apply for Debby disaster assistance, please note the date and damage you received from Debby. Hurricane Debby has an incident period of Aug. 1 – 27, 2024.
- When you apply for Helene assistance, please note the date and damage you received from Helene. Hurricane Helene has an incident period of Sept. 23, 2024, and continuing.
- When you apply for Milton disaster assistance, please note the date and damage you received from Milton. Hurricane Milton has an incident period of Oct. 5, 2024, and continuing.

If I apply for disaster assistance for more than one storm, what support may I be eligible to receive?

Eligible households affected by multiple hurricanes may receive assistance for each disaster, including an upfront Serious Needs Assistance payment to support basic needs like food, water and medicine for both incidents.



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FEMA will not pay for the same loss twice but can help with new damage caused by the next disaster. When you apply, do your best to identify damage done by disaster (e.g., list Helene damage in the Helene applications. Do your best to list separate damage done by Milton in the Milton application.)

FEMA says I am not approved for assistance. What are my options for getting the support I need?

If you received a letter from FEMA that says you have not been approved for assistance, that may not be the final decision. A quick fix, like providing more information, may change FEMA's decision.

Be sure to read your FEMA determination letter carefully. The letter specifies why you have not been approved and recommends actions that may change the decision.

If you are in a county eligible for assistance for both hurricanes Helene and Milton, and were not approved for Helene assistance, you may still apply for Milton assistance.

Learn more about [Common Reasons FEMA May Find You Ineligible for Assistance – and How to Address Them](#).

Why are people in Florida affected by Hurricane Milton eligible for more FEMA money than those who are affected by Hurricane Debby and Helene?

FEMA adjusts the maximum amount of financial assistance available to disaster survivors each fiscal year, which began Oct. 1, 2024. Each year, FEMA assistance maximums are adjusted using the annual Consumer Price Index to keep pace with cost-of-living increases—similar to how Social Security payments are adjusted at the beginning of each federal calendar year.

The first change you might notice is in the initial Serious Needs Assistance award amount, which provides help with basic needs like food, water and medicine. For Helene, which was declared on Sept. 28, 2024, the payment is \$750. For Milton, which was declared on Oct. 11, 2024, the payment is \$770.

How do I get my questions answered about the disaster application process?

We know these are challenging times, and we are committed to ensuring survivors receive every dollar and type of assistance they are eligible for. Applying for assistance is the critical first step toward recovery.

If you need help, we encourage you to apply for FEMA assistance through [DisasterAssistance.gov](#). You may also visit a FEMA Disaster Recovery Center to meet face-to-face with FEMA representatives, apply for FEMA assistance, receive referrals to local assistance in their area, apply with the U.S. Small Business Administration (SBA) for low-interest disaster loans and much more.

[Find a Disaster Recovery Center](#) on our website or text “DRC” and a Zip Code to 43362. You may also apply for assistance and find locations for Disaster Recovery Centers on the FEMA mobile app or get help by calling 800-621-3362. If you choose to apply by phone, please be aware that FEMA is increasing staff at call centers but wait times may be longer due to increased volume for multiple recent disasters.