

# Hurricane Idalia Recovery

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Sept. 7, 2023

## How to Apply for FEMA Assistance

If you sustained loss from Hurricane Idalia and live in **Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hernando, Jefferson, Lafayette, Levy, Madison, Pasco, Pinellas, Suwannee or Taylor counties**, FEMA may be able to help. You may be eligible for FEMA financial assistance for temporary lodging, basic home repairs, personal property losses and other uninsured disaster-related expenses. To date, FEMA has approved \$14 million for more than 7,000 households.

Go online to [DisasterAssistance.gov](https://www.disasterassistance.gov), download the [FEMA App](#) for mobile devices, or call toll-free 800-621-3362. The line is open every day from 7 a.m. to 11 p.m. ET. Help is available in most languages. If you use a relay service such as VRS, captioned telephone service or others, 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. 30, 2023.

## If You Have Insurance

FEMA assistance cannot duplicate insurance payments but if your insurance does not cover some of your disaster expenses, FEMA may be able to help. File your insurance claim as soon as possible and apply to FEMA. FEMA may conduct an inspection to verify loss for the purpose of your application. That is separate from any inspection your insurance provider may conduct and is limited to the basic habitability of the home. FEMA may also connect you to other sources of support in recovery.

## Renters May Apply for Assistance

Renters in the 14 counties who sustained loss can apply for federal disaster assistance. This includes students. FEMA may be able to help with temporary housing or other disaster-related expenses such as personal property, transportation, moving and storage, medical and dental, funeral assistance or child-care assistance.

## No Charge for Services

FEMA teams are in communities helping people apply for assistance and conducting home inspections to verify damage for FEMA. These personnel carry FEMA photo ID and never charge for services. If someone asks for money for disaster assistance, they do not represent FEMA. Be alert to fraud, which sometimes follows a disaster.



**FEMA**



## Disaster Recovery Centers

Disaster Recovery Centers provide one-on-one help to people affected by Hurricane Idalia. Centers are open in four counties, and more are coming soon.

- **Dixie County:** Dixie County Public Library, 16328 SE US-19, Cross City, FL 32628, 9 a.m. to 8 p.m. Mon-Sun
- **Hamilton County:** 1153 NW US Hwy 41, Jasper, FL 32052, 8 a.m. to 8 p.m. Mon-Sun
- **Lafayette County:** Mayo Community Center, 150 NW Community Cir., Mayo, FL 32066, 8 a.m. to 7 p.m. Mon-Sun
- **Madison County:** Career Source North Florida, 705 E Base St., Madison, FL 32340, 8 a.m. to 8 p.m. Mon-Sun

## Mobile Centers Helping with Applications

- **Levy County:** Cedar Key Fire Station parking lot, 489 1st St., Cedar Key, FL 32625, 9 a.m. to 7 p.m. Mon-Fri, 10 a.m. to 5 p.m. Sat-Sun
- **Suwannee County:** Agricultural Coliseum Exhibition Building 2, 1302 SW 11 St., Live Oak, FL 32064, 9 a.m. to 7 p.m. Mon-Fri, 9 a.m. to 7 p.m. Sat-Sun
- **Suwannee County:** Dowling Park Church, 23500 County Road 250, Live Oak, FL 32060, 9 a.m. to 7 p.m. Mon-Fri, 9 a.m. to 7 p.m. Sat-Sun
- **Taylor County:** Winn-Dixie parking lot, 2057 S. Byron Parkway, Perry, FL 32348, 8 a.m. to 7 p.m. Mon-Sun

## What Kind of Help Can FEMA Provide?

FEMA assistance does not replace insurance and cannot restore your home to its pre-disaster condition. But FEMA may be able to provide help for uninsured or underinsured costs. File your insurance claim, then apply to FEMA.

**Applicants may be eligible for more than one type of assistance.** For instance, an applicant may qualify for a \$700 grant for critical needs such as food and prescriptions, as well as additional grants for needs like temporary lodging and other disaster-related expenses. There are several ways in which FEMA can help:

**Rental Assistance:** Financial help for rent, including a security deposit, if your primary residence was made uninhabitable by the disaster. The assistance includes essential utilities such as electricity and water.

**Housing Assistance:** Covers repairs to structural parts of your home, such as windows, doors, floors, walls, ceilings, cabinets, heating, ventilation and air-conditioning system, utilities, well and septic system.

**Other Needs Assistance:** Covers disaster-related items such as medical and dental expenses; funeral and burial costs; furniture and appliances; specialized tools used in your occupation; educational materials; moving and storage; vehicles; generators.

**Critical Needs Assistance:** Immediate or critical needs are lifesaving and life-sustaining items, including water, food, first aid, prescriptions, infant formula, diapers, consumable medical supplies, durable medical equipment, personal hygiene items and fuel for transportation. Critical Needs Assistance is a one-time \$700 payment per household.

**Clean and Sanitize Assistance:** If your home was damaged by Hurricane Idalia but you can live in it safely, FEMA may be able to provide up to \$300 in one-time financial assistance to help with cleanup. This assistance is for eligible homeowners and renters.

## Low-Interest Disaster Loans

The U.S. Small Business Administration (SBA) 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 using the Electronic Loan Application (ELA) via the SBA's secure website at [DisasterLoanAssistance.sba.gov/ela/s/](https://DisasterLoanAssistance.sba.gov/ela/s/). Disaster loan information and application forms can also be obtained by calling the SBA's Customer Service Center at 800-659-2955. Application deadline for physical damage is Oct. 30, 2023, and for economic injury May 31, 2024. SBA is operating Business Recovery Centers at Cedar Key Community Center and Suwannee County Chamber of Commerce in Live Oak.

## Mold Cleanup

- [Homeowner's and Renter's Guide to Mold Cleanup After Disasters | Mold | CDC](#)
- [Guía del propietario y arrendatario para la limpieza de moho \(hongos\) después de desastres | Mold | CDC](#)

*For the latest information on Florida's recovery from Hurricane Idalia, visit [floridadisaster.org/updates/](https://floridadisaster.org/updates/) and [fema.gov/disaster/4734](https://fema.gov/disaster/4734). Follow FEMA on X, formerly known as Twitter, at [twitter.com/femaregion4](https://twitter.com/femaregion4) and at [facebook.com/fema](https://facebook.com/fema).*