

## **Recovery from Hurricanes Helene and Milton:**

1. File an insurance claim if you have experienced property damage\*.
2. Apply for individual assistance programs via FEMA using one of several methods:
  - a. Register and apply online at <https://www.disasterassistance.gov/>
  - b. Call 1-800-621-3362 between the hours of 7:00am and 11:00pm.
  - c. Apply in person at the Botanical Gardens Magnolia Room, located at 12520 Ulmerton Road, Largo FL 33774 between the hours of 9:00am and 7:00pm. This center will close on Friday, November 1.
  - d. Download and apply via the FEMA Mobile App.

\*If your property has experienced **roof damage**, residents can get a free temporary blue tarp to prevent further damage by signing up for the U.S. Army Corps of Engineers and FEMA's Operation Blue Roof program through Tuesday, November 5. A U.S. Army Corps of Engineers contractor will install the roof covering. Sign up online at BlueRoof.gov or by calling 888-ROOF-BLU (888-766-3258). You will need a driver's license or other proof of residency.

\*If your property is located in a **flood zone** (A or V prefixes) and experienced damage, please take note of the **National Flood Insurance Program (NFIP) "50% Rule"** and use the **FEMA Substantial Damage Quick Guide** as a resource: <https://www.fema.gov/fact-sheet/substantial-damage-quick-guide>

Repair work outside of minor repairs (e.g., roof shingles, broken windows) is not allowed until your home is brought into compliance. Performing unpermitted repairs will result in a violation, and you could be required to undo the improves later. If we do not stay in compliance with current building standards, our entire community will be at risk of losing flood insurance through the NFIP.

Making improvements to your home may be overwhelming, **but there are resources to help you through the decision-making process:**

- If you have a National Flood Insurance Program (NFIP) policy, ask your insurance adjuster if you are eligible for the additional coverage to help you come into compliance. If you are not sure you have this policy, contact your insurance agent to find out or see FEMA's website on Cost of Compliance Coverage: <https://www.fema.gov/floodplain-management/financial-help/increased-cost-compliance>
- You can apply for a property tax refund if your home was damaged from Hurricane Debby, Helene or Milton through the [Pinellas County Property Appraiser](#).
- If you have uninsured damage, you can apply for FEMA disaster assistance at DisasterAssistance.gov or by calling toll-free 800-621-3362. You may also apply for U.S. Small Business Administration (SBA) disaster loans to bring your damaged home into compliance or replace disaster-damaged or destroyed personal property. For more details, visit [www.SBA.gov](http://www.SBA.gov)

- Be sure to **hire licensed contractors**. Learn more at <https://pinellas.gov/choosing-a-contractor>

### **Other Resources:**

- Pinellas County Economic Development is a resource for your business's disaster recovery assistance: <https://www.pced.org/disaster-resources-for-business/>
- Disaster Supplemental Nutrition Assistance Program (D-SNAP) food assistance applications will be accepted by phone November 4-8 and hot foods will be available using SNAP EBT benefits through November 15: <https://www.usda.gov/media/press-releases/2024/10/21/usda-announces-approval-d-snap-florida-disaster-areas>
- Disaster Unemployment Assistance (DUA) is available to businesses and residents whose employment or self-employment was lost or interrupted as a direct result of Hurricane Milton or Hurricane Helene and are not eligible for regular state or federal Reemployment Assistance benefits. Claims can be submitted at: <https://www.floridajobs.org/>
- The Disaster Distress Helpline (DDH) is a national hotline dedicated to providing disaster crisis counseling. Call or text (800) 985-5990.
- Fraud prevention resources are available: <https://pinellas.gov/news/avoid-becoming-a-victim-of-a-post-hurricane-scam/>