

Damage from Hurricanes Ian and Nicole Require Separate FEMA Applications

When two or more disasters are declared in the same state, FEMA ensures survivors receive all eligible assistance while preventing a duplication of federal benefits. One way the agency achieves this is to require a separate application for each disaster. If you have property damage or loss from Ian and then received it again as a result of Nicole, you will need to complete two separate disaster assistance applications.

To be considered for disaster assistance as a result of Hurricane **Nicole**, your primary residence must be located in Brevard, Flagler, Lake, Putnam, St. Johns or Volusia counties.

- The property damage or loss you claim for Ian must have been caused by Ian and the damage or loss you claim for Nicole must have been caused by Nicole. Claiming the same storm damage for each hurricane is called a Duplication of Benefits and it's illegal.
 - When determining the amount of federal disaster assistance an applicant may be eligible for, FEMA will verify there are no Duplication of Benefits. If you receive disaster assistance that is later determined to be a Duplication of Benefits you will be asked to repay the assistance you received.
- If you have records to document damages caused by Hurricane Ian, keep them in a safe place. Start a new file for your receipts related to expenses caused by Hurricane **Nicole**.
- Examples of items FEMA may provide financial assistance to repair or replace, as a result of the hurricanes include:
 - Windows, doors, floors, walls, ceilings, cabinets.
 - Septic system, private well, heating, ventilation and air-conditioning systems (HVAC), private roads and bridges.
 - In certain cases, appliances and transportation.
- Be sure to keep insurance settlement or denial information for each hurricane
- All disaster-caused damage is verified by comparing FEMA inspection reports, your appeal letters, and documents submitted to support your appeal, including estimates and receipts.



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Applicants with Damage to their Primary Home and their Temporary Housing

- FEMA will coordinate with homeowners who report additional damage or loss to their primary home and also have damage or loss at the temporary residence where they relocated due to Ian.
- Homeowners impacted by Nicole at their new temporary housing location should apply for any damages at their new address.
 - Homeowners and renters have until January 12, 2023, to apply for property loss or damage caused by Hurricane Ian; homeowners and renters have until Feb.13, 2023 to apply for property loss or damage caused by Hurricane Nicole.
- Renters who report additional personal property damage due to Hurricane Nicole should apply using the address of where they were living at the time of the second incident.

How to Apply for FEMA Assistance

There are several ways to apply: Go online to DisasterAssistance.gov, use the [FEMA app for smartphones](#) or call 800-621-3362. Calls are accepted 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 video relay (VRS), captioned telephone or other service, give FEMA the number for that service. To view an accessible video about how to apply visit: [Three Ways to Register for FEMA Disaster Assistance - YouTube](#).

If you have homeowners, renters or flood insurance, file a claim as soon as possible. FEMA cannot duplicate benefits for losses covered by insurance. If your policy does not cover all your damage expenses, you may be eligible for federal assistance.

For the latest information on Florida's recovery from Hurricane Nicole, visit floridadisaster.org/info and fema.gov. Follow [FEMA Region 4 \(@femaregion4\) / Twitter](#) and at facebook.com/fema.

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