There is currently a major disaster declaration for the November 2026 floods in Palm Beach, Brevard, DeSoto, Hardee, Highlands, Indian River, Martin, Okeechobee, and St. Lucie Counties. The declaration authorizes federal assistance programs for individuals, households, businesses, public agencies, and selected non-profits that have participated in response efforts.

Anyone impacted by the flooding disaster **should register with the Federal Emergency Management Agency (FEMA)** by calling **1-800-621-FEMA (3362)** or by registering online at www.disasterassistance.gov.

Make sure to take pictures of any damage to your home or business and call your insurance agency regardless of whether they cover flooding. For help with FEMA, the Small Business Administration (SBA), replacing lost documents, or other services, please call our office at 561-998-9045.

••• FEMA DISASTER ASSISTANCE •••

All individuals who were impacted by the November 2026 floods should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or register online at www.DisasterAssistance.gov as soon as possible.

Individuals who may be eligible for individual assistance should apply through one of the following options:

- Apply by phone to FEMA: **1-800-621-FEMA (3362**). Disaster assistance applicants, who have a speech disability or hearing loss and use TTY, should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362. The toll-free telephone numbers will operate from 7 a.m. to 10 p.m. seven days a week.
- You can also apply online anytime at www.DisasterAssistance.gov.
- By smartphone or tablet, use https://www.fema.gov/

Please have the following information available when you call:

- A phone number and a reliable alternate in case FEMA needs to call you back;
- Address of the damaged property;
- Social Security number;
- Bank account information (or direct deposit information);
- Insurance information (if you have insurance);
- Brief description of damages;
- Current mailing address; and
- Pen and paper to write down your registration number.

Government disaster assistance only covers basic needs and usually will not compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy.

Disaster-related assistance may include:

- Rental payments for temporary housing for those whose homes are unlivable;
- Grants for home repairs and replacement of essential household items;
- Unemployment payments for workers who temporarily lost jobs because of the disaster and do not qualify for state benefits (self-employed);
- Low-interest loans to cover residential losses not fully compensated by insurance;
- Crisis counseling for those traumatized by the disaster; or
- Advisory assistance for legal veterans' benefits and social security matters.

••• SMALL BUSINESS ADMINISTRATION DISASTER LOANS •••

The U.S. Small Business Administration (SBA) has also been approved to grant loans to homeowners, businesses, and nonprofit organizations. SBA loans help businesses repair or replace disaster-damaged property, inventory, and supplies. Homeowners and renters may also be eligible for SBA loans to repair or replace disaster-related damages to homes or personal property.

Types of Loans Available

Individuals and Families:

Homeowners: up to $500,000 to repair or replace real estate damage and up to $100,000 to replace personal property.
Renters: up to $100,000 to repair or replace personal property.

Businesses:

Property Damage: up to $2,000,000 to repair or replace real estate, machinery and equipment, inventory, and other assets that were damaged or destroyed (available to businesses of any size and private, non-profit organizations).
Economic Injury: only for small businesses and most private non-profit organizations suffering adverse financial impacts of the disaster (with or without property loss), up to $2,000,000 for working capital to help pay obligations until normal operations resume.

What You Need To Do

Begin by registering with FEMA if you haven't already done so by calling **1-800-621-FEMA (3362**).

Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan.

Ways to Apply to SBA

1. Apply online using the Electronic Loan Application (ELA) via SBA's secure website: http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans.
2. Apply by mail: complete a paper application and mail it to the U.S. Small Business Administration Processing and Disbursement Center at: 14925 Kingsport Rd., Ft. Worth, TX 76155-2243.