

FEMA Urges Georgians to Apply for Assistance Despite Concerns About Homeowners' Insurance

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If you were affected by Tropical Storm Debby (Aug. 4—20, 2024) or Hurricane Helene (Sept. 24—Oct. 30, 2024) and have an active insurance policy, state and FEMA officials urge you to check with both your insurance company and FEMA to help you on your road to recovery.

You do not need to have insurance to qualify for FEMA assistance and should not wait to submit your FEMA application. While FEMA assistance can only help with losses not covered by insurance, the assistance may help provide additional coverage for losses caused by Tropical Storm Debby or Hurricane Helene.

If you do have an active insurance policy, you are urged to apply with FEMA because you may be eligible for disaster assistance for basic home repairs, personal property losses and other disaster-caused expenses that insurance didn't cover. While you do not have to file an insurance claim before applying for FEMA disaster assistance, you will be required to provide FEMA with documentation regarding your insurance settlement or denial of your claim before being considered for certain types of assistance. Also, if your insurance benefits are delayed, FEMA can provide assistance to meet your immediate needs.

While some survivors are likely concerned about the impact filing a claim may have on increasing their premiums, people affected by either or both of the storms should talk with their insurance agent to understand their deductible and associated out-of-pocket expenses to determine whether it makes sense to file a claim.

In many instances, damage may fall below the policy deductible or otherwise not be covered by the policy. Insurance companies are encouraged to provide documentation necessary for their customers to apply for FEMA assistance for uncovered losses.



If you feel your insurance settlement is insufficient to cover the damage, you may be able to use the free Disaster Legal Assistance to help appeal your claim with your insurance. Georgia residents can use this service to receive confidential, free legal assistance due to the disasters, who do not have the money to hire adequate legal services. If you are interested in receiving this legal assistance, call the toll-free legal hotline at 866-584-8027 or 404-527-8793.

If you are in one of the 63 affected counties designated for Individual Assistance, you are eligible to apply for FEMA disaster assistance. You can apply online at DisasterAssistance.gov. You can also apply using the [FEMA App](#) for mobile devices or by calling toll-free **800-621-3362**. The telephone line is open every day and help is available in most languages. You can also contact the Georgia Call Center at **678-547-2861** Monday through Saturday for assistance with your application.

To view an accessible video on how to apply, visit [Three Ways to Apply for FEMA Disaster Assistance - YouTube](#).

For the latest information about Georgia's recovery, visit fema.gov/helene/georgia. Follow FEMA Region 4 [@FEMARegion4](#) on X or follow FEMA on social media at: [FEMA Blog](#) on fema.gov, [@FEMA](#) or [@FEMAEspanol](#) on X, [FEMA](#) or [FEMA Espanol](#) on Facebook, [@FEMA on Instagram](#), and via [FEMA YouTube channel](#).

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