

# Personal Property and FEMA Assistance

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If you live in one of 26 counties eligible for FEMA Individual Assistance and had personal property damaged or destroyed by Hurricane Ian, FEMA may provide financial assistance to repair or replace it.

Eligible counties are Brevard, Charlotte, Collier, DeSoto, Flagler, Glades, Hardee, Hendry, Highlands, Hillsborough, Lake, Lee, Manatee, Monroe, Okeechobee, Orange, Osceola, Palm Beach, Pascoe, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns and Volusia.

FEMA assistance is limited to basic needs; it will not restore all property lost due to Hurricane Ian. Insurance coverage is the best means to recover after a natural disaster. However, FEMA and State of Florida assistance may repair or replace your disaster-damaged property if you meet the eligibility requirements, and the item(s) fall within any of these categories:

- **Appliances:** Includes standard household appliances, such as a refrigerator, washing machine, etc.
- **Clothing:** Essential clothing needed due to overall loss, damage, or contamination.
- **Home Furnishings:** Basic furnishings found in a bedroom, kitchen, bathroom and living room.
- **Tools Required for Work and School:** Tools and equipment required by an employer as a condition of employment and items required as a condition of an applicant's or household member's education.
- **Accessible Items:** FEMA also provides assistance for damaged personal property required for qualified applicants with disabilities.

Applicants must meet the following conditions to receive Personal Property Assistance:

- To be eligible, these items must have been owned prior to the hurricane and were damaged by the hurricane.
- The item was owned and being used by occupants of the household.
  - FEMA does not provide assistance for furnishings and/or appliances provided by a landlord.
  - Items used by guests and relatives who were not members of the pre-disaster household are not eligible for assistance.

FEMA may not repair or replace a storm-damaged item if you own a similar item that works.

To apply for FEMA disaster assistance, go online to [DisasterAssistance.gov](https://DisasterAssistance.gov), use the [FEMA app](#) for smartphones or call 800-621-3362 seven days a week 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 service (VRS), captioned telephone service or others, give FEMA the number for that service.

