

Damaged Wells and Septic Systems

Floridians who lost access to water through a private well or damaged septic system as a result of Hurricanes Milton, Helene or Debby may be eligible for FEMA assistance.

What Assistance Is Available?

For private wells and septic systems, FEMA may reimburse you for the cost of a professional, licensed technician to visit your home and prepare an estimate detailing the necessary repairs or replacement of your disaster-damaged systems.

In addition to the technician’s estimate, FEMA may also pay for the actual repair or replacement cost of your septic system or well, which typically are not covered by homeowner’s insurance.

At the time of your home inspection, let the FEMA inspector know you have a private well and/or septic system that may have been damaged by Hurricanes Milton, Helene or Debby.

If the damage is determined to have been caused by the disaster, you may be eligible for FEMA assistance.

If you have already had an inspection and damage to the well or septic system wasn’t reported, contact the FEMA Helpline at 800-621-3362 or visit the nearest Disaster Recovery Center (DRC) to learn how to amend your application. To find the nearest center, visit [DRC Locator \(fema.gov\)](https://www.fema.gov/drc-locator).

How to Apply for FEMA Assistance

Homeowners and renters are encouraged to apply online at [DisasterAssistance.gov](https://www.DisasterAssistance.gov) or by using the [FEMA App](https://www.fema.gov/fema-app). You may also apply by phone at **800-621-3362**. If you choose to apply by phone, please understand wait times may be longer because of increased volume for multiple recent disasters. Lines are open every day and help is available in most languages. If you use a relay service, captioned telephone or other service, give FEMA your number for that service. For an accessible video on how to apply for assistance go to [FEMA Accessible: Applying for Individual Assistance - YouTube](https://www.fema.gov/accessible-applying-individual-assistance).

If you applied to FEMA after Hurricanes Debby or Helene and have additional damage from Hurricane Milton, you will need to apply separately for Milton and provide the dates of your most recent damage.

For the latest information about Hurricane Milton recovery, visit [fema.gov/disaster/4834](https://www.fema.gov/disaster/4834). For Hurricane Helene recovery information, visit [fema.gov/disaster/4828](https://www.fema.gov/disaster/4828). For Hurricane Debby recovery information, visit [fema.gov/disaster/4806](https://www.fema.gov/disaster/4806). Follow FEMA on X at [x.com/femaregion4](https://twitter.com/femaregion4) or on Facebook at [facebook.com/fema](https://www.facebook.com/fema).

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FEMA

FEMA's mission is helping people before, during and after disasters.