

2026 HURRICANE SEASON

SENATOR RICK SCOTT'S LEGISLATIVE ACTION UPDATE

FIGHTING FOR DISASTER RECOVERY

Federal Disaster Tax Relief Act: This bill allows for guaranteed and extended tax relief for victims of federally declared disasters, including hurricanes and wildfires.

Homeowners Premium Tax Reduction Act: This bill provides American homeowners an above-the-line deduction of up to \$10,000 for premiums paid for homeowners' insurance annually on their primary residence.

Flood Insurance Relief Act: This bill provides tax relief for Americans with a non-refundable \$10,000 tax deduction on flood insurance premiums paid through the National Flood Insurance Program (NFIP) or through private insurers.

Residential Emergency Asset Accumulation Deferred Taxation Yield (READY) Account Act: This bill establishes a tax-free savings account specifically for home mitigation and disaster recovery expenses and would function much like a Health Savings Account, allowing taxpayers to set aside funds for disaster preparedness.

Removing Barriers to Private Flood Insurance Act: This bill requires the Federal Emergency Management Agency to make detailed historic claims, policy, and flood risk data available to the public and easily accessible, while protecting personal information as required by law.

Flood Insurance Consumer Choice Act: This bill amends the NFIP's 'Continuous Coverage' requirement and allows NFIP policyholders who leave the program to purchase a private policy to return to the NFIP without penalty.

Flood Insurance Transparency Act: This bill permanently eliminates the NFIP's Write Your Own (WYO) company non-compete clause which currently prohibits WYO companies from selling private flood insurance products that compete with NFIP products.

SBA Disaster Transparency Act: This bill requires the Small Business Administration to make its monthly reporting requirements for the Disaster Loan Account available to the public.

FEDERAL RESOURCE GUIDE

Florida Department of Emergency Management

Visit: <https://www.floridadisaster.org/updates/>

Call: 1-800-342-3557

Federal Emergency Management Agency (FEMA) Disaster Assistance

Visit: DisasterAssistance.gov

Call: 1-800-621-3362

Download: [FEMA mobile app](#)

What You'll Need When You Apply:

- A current phone number where you can be contacted.
- Your address at the time of the disaster and the address where you are now staying.
- Your Social Security number.
- A general list of damage and losses.
- Banking information if you choose direct deposit.
- If insured, the policy number or the agent and/or the company name.

Small Business Administration (SBA) Disaster Assistance Loans

Visit: <https://lending.sba.gov/search-disaster/>

Call: 1-800-659-2955

Internal Revenue Service (IRS)

Visit: <https://www.irs.gov/newsroom/tax-relief-in-disaster-situations>

United States Department of Agriculture (USDA)

Visit: <https://www.usda.gov/about-usda/disaster-resource-center>

For help with a federal agency, contact our office at <https://www.rickscott.senate.gov/contact/casework>

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FOR MORE INFORMATION, SCAN HERE:



OR VISIT:

WWW.RICKSCOTT.SENATE.GOV/FIGHTINGFORNONPROFITORGANIZATIONS