



GEMA



FEMA

News Release

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OFFICIALS OFFER TIPS TO HELP SPEED TORNADO DISASTER ASSISTANCE

ATLANTA – Disaster officials urge people affected by the May 11-12 tornadoes in the 10 Georgia counties declared as disaster areas to act now to improve chances of obtaining state and federal disaster aid. Here are some tips to help speed that storm recovery process.

People who suffered losses in the following counties may apply for assistance: **Bibb, Carroll, Douglas, Emanuel, Jefferson, Jenkins, Johnson, Laurens, McIntosh and Twiggs.**

Register Now:

- **Don't wait.** Homeowners, renters and business owners who suffered uninsured disaster-related damage or loss from the most recent May tornadoes should call the Federal Emergency Management Agency (FEMA) registration line at **800-621-FEMA (3362) or 800-462-7585** for the hearing- or speech-impaired. If you are not sure you reside in one of the declared counties, operators can advise you. Online registration is available at www.fema.gov. Multilingual operators are available.
- **Register, even if you are insured.** Your insurance coverage may not be adequate and some foundation damage may not appear until later. Anyone who suffered any damage or loss should register for assistance.
- **Disaster assistance covers a wide range of losses.** Structural damage or repair is covered, as is damage or loss of essential personal property, such as a major appliance or medical equipment (wheelchairs, etc). If you were displaced from your home and incurred hotel or motel expenses, save your receipts and check with FEMA on possible reimbursement.

After Registering:

- **Keep critical appointments.** A FEMA-contracted inspector will make an appointment to visit your home, usually within two to three days. Make every effort to be at home or you can authorize an agent to be present. Use the Helpline option at the FEMA registration toll-free number(s) for contact updates, including your agent's name, a new phone number or to change appointment times.
- **After you register for assistance, if you have questions or need more information you may visit a Disaster Recovery Center (DRC).** State or local emergency officials know where the centers are located, or you can learn that by calling FEMA's Helpline.

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- **Return all forms promptly.** After registering, you may receive a U.S. Small Business Administration (SBA) disaster loan application package in the mail. Complete and return these forms promptly since they are an essential part of the disaster-assistance process. SBA representatives at DRCs will assist in completing your SBA home or business disaster loan application as well as answer any of your questions.
- **Stay in touch.** Use the Helpline for answers to your questions about federal assistance, the same number you called to register for aid.
- **Have realistic expectations.** Disaster assistance should not be expected to restore you to pre-disaster conditions. It is intended to help you get safe and sanitary housing and meet other critical needs so you can begin your long-term recovery.
- **Please read all FEMA letters and documents.** Applicants deemed eligible for disaster assistance will receive a letter from FEMA providing guidance on their disaster relief grant. It will tell you about ways the money can be spent in your recovery and advises that federal assistance may have to be repaid if it is duplicated by insurance or other assistance received.
- **Talk to FEMA if you have questions, especially about insurance.** If you receive a FEMA letter saying you are ineligible for FEMA assistance, it often means that one or more aspects of your application require further information or correction. An “INS-Insured” ineligible code does not necessarily mean “case closed;” it means you must first settle with your insurer to prevent any duplication of payments.
- **Keep FEMA in mind after your insurance settlement.** You may have been underinsured and some uncompensated losses may be eligible for some form of disaster aid. Call the Helpline if your insurance settlement is delayed, if it does not cover your loss, if you can’t find rental housing in your area or if your additional living expense benefit is exhausted. Failure to file a claim with your insurer within 12 months can affect your eligibility for FEMA assistance.
- **Be proactive:** If you are not satisfied with FEMA’s decision on your application, an appeal can be filed in writing to FEMA Appeals Officer, National Processing Service Center, P.O. Box 10055, Hyattsville, MD, 20782. Appeals must be filed within 60 days of the date of the FEMA letter.
- **Rebuild with disaster prevention in mind.** Before starting any repairs or reconstruction, check with local building officials on required permits and inspections.

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FEMA coordinates the federal government’s role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made, including acts of terror.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

FEMA’s temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must return them to SBA to be eligible for assistance that covers real estate, personal property, vehicle repair or replacement, and moving and storage expenses.

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For more information on Georgia’s disaster recovery, visit www.fema.gov or www.gema.ga.gov or www.ready.ga.gov/ or www.georgia911.org or www.afcema.com