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FEMA

Disaster News

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FOR GEORGIA DISASTER SURVIVORS: TWO CRITICAL STEPS FOR FULL FEDERAL HELP

ATLANTA – For individuals who experienced losses from the storms and flooding in late March and early April, there are two important steps to qualify for full federal help, state and federal officials say:

- Register with the Federal Emergency Management Agency (FEMA) by calling **800-621-FEMA (3362)** or **TTY 800-462-7585**, 7 a.m. to 10 p.m., seven days a week until further notice or by going online to **www.DisasterAssistance.gov**.
- If you receive a U.S. Small Business Administration (SBA) disaster loan application in the mail, do not throw it away. You must complete and return the loan application to be eligible for some federal disaster assistance.

After a disaster, *SBA loans are not just for small businesses*. The SBA makes low-interest disaster loans to help homeowners, renters and businesses of all sizes rebuild and recover.

Applicants who receive SBA loan applications must submit them to the SBA to be eligible for FEMA grants that cover personal property, vehicle repair or replacement, and moving and storage expenses.

"I encourage everyone who receives an SBA loan application to fill it out and send it in," said Georgia Emergency Management Director Charley English. "This can be a critical requirement to receive assistance that will help with your recovery."

Terry Quarles, FEMA's federal coordinating officer, said no one is required to accept a loan.

"You can turn down the loan if it's offered and you don't want it," he said. "But if you don't submit the application, you could be disqualifying yourself from help for which you would otherwise be eligible."

SBA disaster loans up to \$200,000 are available to eligible homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters may be eligible for up to \$40,000 to repair or replace damaged or destroyed personal property. Businesses of any size and private non-profit organizations may be eligible to borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets.

(MORE)

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Interest rates are as low as 2.187 percent for homeowners and renters, and 4 percent for businesses, with terms up to 30 years. Loan amounts and terms are set by the SBA and are based upon each applicant's financial condition.

The SBA offers Economic Injury Disaster Loans (EIDLs) for small businesses to help meet working capital needs caused by the disaster. EIDL assistance is available regardless of whether the business suffered any property damage.

For help with SBA loans call the SBA's Customer Service Center at 800-659-2955 or TTY 800-877-8339 Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 9 p.m. Business loan applications can be downloaded from the SBA Web site at www.sba.gov/services/disasterassistance or send an e-mail to disastercustomerservice@sba.gov. Completed applications should be mailed to the U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX, 76155. Disaster loan applications can also be made online at SBA's secure Web site: <https://disasterloan.sba.gov/ela/>

Anyone who was impacted by the storms and flooding during late March and early April in **Berrien, Brantley, Brooks, Coffee, Colquitt, Decatur, Dougherty, Echols, Lanier, Lowndes, Miller, Mitchell, Pierce, Tift, Ware, Wheeler, and Worth** counties is eligible to register for FEMA assistance.

FEMA leads and supports the nation in a risk-based, comprehensive emergency management system of preparedness, protection, response, recovery, and mitigation, to reduce the loss of life and property and protect the nation from all hazards including natural disasters, acts of terrorism, and other man-made disasters.

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 submit them to SBA loan officers to be eligible for assistance that covers 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 <http://twitter.com/GeorgiaEMA>