



GEMA



FEMA

FOR GEORGIA COUNTIES

Disaster News

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GEORGIA DISASTER SURVIVORS: GET THE FACTS ABOUT DISASTER ASSISTANCE

ATLANTA – Following a disaster, survivors may hear inaccurate, incomplete or misleading information about disaster assistance. The Georgia Emergency Management Agency (GEMA) and the Federal Emergency Management Agency (FEMA) urge Georgians affected by the severe storms and flooding March 26 through April 13 to get the facts now from GEMA and FEMA.

Here are some of the most common questions about assistance, with answers from GEMA and FEMA.

Will FEMA give me enough money to make all the repairs I need to make because of storm and flood damage and to replace all my property that was damaged or destroyed? It's important to have realistic expectations. By law, FEMA grants are limited to making a home safe, sanitary and secure and to help pay for essential disaster-related expenses. This usually will not be enough to cover the entire loss.

If I reported my damages to my county emergency manager, am I registered with FEMA?

You still need to call FEMA's toll-free registration number at **1 (800) 621-FEMA (3362)**, **TTY 1 (800) 462-7585** or apply online anytime at www.DisasterAssistance.gov.

I have insurance. Should I still register for aid? FEMA may be able to help you with disaster-related costs that your insurance does not cover. The only way to find out what may be available is to register with FEMA. You will be asked about your insurance when you register and you may eventually need to provide FEMA with a letter from your insurance company stating what part of the loss insurance covers. FEMA isn't allowed to duplicate payments an applicant gets from another source, such as insurance payments.

I already repaired my home. Am I eligible for help? By registering, you still could qualify for reimbursement of money you spent out of your own funds for repairs. It is helpful, but not required, to have photographs documenting the damage and receipts for money spent for repairs.

I didn't spend much for repairs. Is there a minimum amount of damage I have to have to get federal assistance? The damage has to be more than \$50.

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Is there an income threshold for disaster assistance? FEMA assistance is available without any income test. You do not have to have a low income to qualify.

I could register for assistance, but isn't it better to leave the money for people who need it more than I do? FEMA has sufficient funding to cover all eligible losses. You are not depriving anyone else of help by registering yourself.

Is there any assistance for renters? One type of grant may cover temporary housing needs if a renter has to move to another dwelling because of the disaster. Other grants may cover eligible individuals or families with serious disaster-related needs and expenses not covered by insurance or other disaster-assistance programs. Also, a renter may apply for a low-interest disaster loan from the Small Business Administration (SBA) for personal property losses.

I don't understand why I've received a loan application from the Small Business Administration (SBA). I don't own a business, so why was this loan application sent to me? In federally declared disasters, *SBA loans are not just for small businesses*. Low interest disaster loans from the SBA are the nation's primary source of assistance to help homeowners, renters, non-profit organizations and businesses of all sizes rebuild and recover. SBA disaster loan 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 situation.

I don't want a loan, but I received a loan application in the mail from the Small Business Administration. Why should I complete that SBA form if I don't want a loan? 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. If SBA determines you are ineligible for a loan, it will refer you back to FEMA to be considered for grants to help with your disaster-related personal property losses, vehicle repair or replacement expenses or with moving and storage expenses. If SBA offers you a loan, you will not be eligible for these additional FEMA grants. You are not obligated to accept a loan.

Officials from GEMA and FEMA already looked at my property and asked me questions. Doesn't that mean I'm registered? You may have seen representatives of local, state or federal agencies during damage assessments. The **ONLY** way to register for assistance from FEMA is to call **1 (800) 621-FEMA (3362)**, **TTY 1 (800) 462-7585** or apply online anytime at **www.DisasterAssistance.gov**.

I'd like to apply for help from FEMA but I'm afraid it will affect my Social Security or other government benefits. Should I be worried? FEMA grants do not affect eligibility for any other benefit program or the amounts received from other programs. The grants are not reported to the IRS as income.

Georgians in 23 counties with disaster-related losses from the flooding and severe storms March 26 through April 13 can register for assistance online anytime at **www.DisasterAssistance.gov** or by calling FEMA's toll-free number, **1 (800) 621-FEMA (3362)**, **TTY 1 (800) 462-7585**. Recovery specialists staff the phone lines seven days a week from 7 a.m. to 10 p.m. Help is available in all languages.

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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>