



GEMA



FEMA

# News Release

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**GEMA/FEMA News Desk:**  
**678-728-7531**

## **REGISTERING WITH FEMA MAY HELP GEORGIANS COVER INSURANCE GAPS**

**ATLANTA** – People who suffered losses in Georgia from the mid-September flooding should register with FEMA for disaster assistance even if they have insurance, then visit a Disaster Recovery Center if they have questions.

Insurance may not cover everything, and people may be eligible for a grant from the Federal Emergency Management Agency or a low-interest loan from the U.S. Small Business Administration to help make up the difference.

“Filing a claim with your insurance company is a vital part of the recovery process,” said Gracia Szczech, federal coordinating officer for Georgia flood recovery. “Registering with FEMA will ensure all eligible grants and SBA loans to residents of the impacted counties.”

FEMA and the SBA offer assistance programs for homeowners, renters and business owners in 17 Georgia counties designated for Individual Assistance.

“It is important to know what your insurance policy covers,” said Georgia Emergency Management (GEMA) Director Charley English, state coordinating officer. “For example, if insurance does not include the expense of being displaced from your home, FEMA disaster housing assistance may help.” The counties designated for Individual Assistance under President Obama’s major disaster declaration are: Bartow, Carroll, Catoosa, Chattooga, Cherokee, Cobb, Coweta, DeKalb, Douglas, Fulton, Gwinnett, Heard, and Newton, Paulding, Rockdale, Stephens and Walker counties.

Disaster applicants can give or receive information about the status of their recovery by choosing the Helpline option at 800-621-FEMA (3362). People who are hard of hearing, deaf or have speech disabilities may call the TTY number 800-462-7585. The toll-free numbers are staffed from 7 a.m. to 10 p.m. seven days a week, until further notice. Help is available in all languages.

FEMA and GEMA have three disaster recovery centers in operation to assist applicants with issues arising from the flooding. Recovery specialists are in the recovery centers to answer questions and help people navigate the assistance process.

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Disaster Recovery Centers will continue to be open in the following locations from 8 a.m. to 7 p.m. Monday through Saturday, and from 1 p.m. to 7 p.m. on Sunday, until further notice:

- **Cobb County.** The Threadmill, Suite 151, 5000 Austell/Powder Springs Road, Austell, GA 30106
- **Douglas County.** Heritage Baptist Church, 8800 Rose Ave., Douglasville, GA 30134
- **Gwinnett County.** Mountain Park Depot, 5050 Five Forks Trickum Road, Lilburn, GA 30047

The SBA encourages applicants to return their completed applications, even if they have not settled with their insurance company. Waiting to file an SBA application could cause unnecessary delays in receiving disaster assistance. If a applicant does not know how much of their loss will be covered by insurance or other sources, the SBA will consider making a loan for the total loss up to its loan limits, provided the borrower agrees to use insurance proceeds to reduce or repay their SBA loan.

Applicants unable to visit the SBA Disaster Loan Outreach Center may obtain applications and program information by calling the SBA's Customer Service Center at 1-800-659-2955 (1-800-877-8339 for the hearing-impaired), Monday through Saturday, 8 a.m. to 9 p.m. EDT, or by sending an email to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). Business loan applications can be downloaded from the SBA website at [www.sba.gov/services/disasterassistance](http://www.sba.gov/services/disasterassistance). Applicants may visit SBA's secure Web site at <https://disasterloan.sba.gov/ela/> to apply for disaster loans.

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*FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*

*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](http://www.fema.gov) or [www.gema.ga.gov](http://www.gema.ga.gov) or [www.ready.ga.gov/](http://www.ready.ga.gov/) or <http://twitter.com/GeorgiaEMA> or [www.afcema.com](http://www.afcema.com)