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# News Release

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**GEMA/FEMA News Desk:**

**678-728-7531**

*This capsule of recent disaster recovery news is provided by the Georgia Emergency Management Agency (GEMA) and the Federal Emergency Management Agency (FEMA).*

## **Georgia Businesses Can Become Involved In Flood Recovery**

Agencies working on September flooding have poured federal and state dollars into the Georgia economy almost as rapidly as the damaging rain fell during September. More than \$88 million has been approved to repair homes, businesses and public infrastructure.

GEMA and FEMA together have approved \$51 million in grants to individuals and households for temporary housing, housing repair or replacement and other needs.

The U.S. Small Business Administration (SBA) has approved \$37 million in low-interest loans to homeowners, renters and business owners to repair or replace damaged property or offset economic injuries. More loans are in the works.

Millions of additional dollars are in the pipeline to reimburse the cost of debris removal, infrastructure repairs and other emergency costs faced by state and local governments and some nonprofit organizations. FEMA's Public Assistance Program will reimburse 75 percent of eligible costs and Georgia will help with the remaining cost.

Opportunities abound for local and regional engineering and construction firms to participate in the recovery process through conventional private sector channels. In addition, the business community supplies many products and services directly to FEMA. Here is how to enroll as a vendor.

**Step 1:** Register with Central Contract Registration (CCR). Companies registered with CCR to do business with FEMA. Visit [www.ccr.gov](http://www.ccr.gov) or contact the CCR Assistance Center at **866-606-8220**.

**Step 2:** Request and return a Vendor Profile. Send an email to [FEMA-SB@dhs.gov](mailto:FEMA-SB@dhs.gov) to request a vendor profile. For questions about doing business with FEMA, call **202-646-1895**. More information is also available at <http://www.fema.gov/business/contractor.shtm>.

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## **SBA Lends Money For Disaster Proofing**

Many people are wrestling with how to pay for repairs and how to protect property from future damage. More than 23,000 Georgians received SBA loan applications. Those who return their applications before the Nov. 23 deadline will either be approved for a low-interest loan or be referred to FEMA for possible grants and other forms of assistance.

Besides borrowing to repair damage, owners can borrow to minimize the effects of the same type of disaster damage in the future. Here are some examples:

- ✓ Relocate or elevate flood-prone structures, utilities or mechanical equipment
- ✓ Install sewer backflow valves and sump pumps
- ✓ Grade land and landscape, install French drains, build retaining walls or berms

### **How it Works**

Applicants are asked to provide a mitigation plan and cost estimates. They can request to borrow an amount up to 20 percent of the verified physical damage for mitigation work.

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

Interest rates are as low as 2.75 percent for homeowners and renters and 4 percent for businesses.

### **Clock Is Ticking**

Monday, Nov. 23, is the final day to register for FEMA assistance and to return disaster loan applications to the SBA. Call **800-621-FEMA (3362)**, **TTY 800-462-7585** or register online at [www.disasterassistance.gov](http://www.disasterassistance.gov).

*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.*

*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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*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.*

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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>*