



Intergovernmental Affairs Advisory Hurricane Irma

Operational update (IA numbers as of COB 10/06/17)

- Declaration date: Sept. 15, 2017; Incident period: Sept. 7 – 20, 2017
- **Nov. 14, 2017 – Deadline for Individual Assistance registration** and SBA applications.
- **7 counties eligible for Individual Assistance: Camden, Charlton, Chatham, Coffee, Glynn, Liberty and McIntosh.**
- **102** Georgia counties approved for Public Assistance permanent work (Categories C-G). (list at end of document). All 159 counties approved for emergency work (categories A & B).
- More than **\$5 million** in advance payments issued to National Flood Insurance Program policyholders in Georgia. Nearly **1,900** NFIP claims have been submitted in Georgia.
- More than **\$9.3 million** in grants approved for individuals and households to help with critical needs assistance, temporary rental assistance, and uninsured or underinsured damage and personal property losses sustained from Hurricane Irma. This includes:
 - More than **\$4.2 million** in temporary rental assistance
 - More than **\$2.2 million** in housing repair assistance
 - More than **\$2.8 million** in other needs assistance
- **More than 38,500** individuals or households **in counties designated for Individual Assistance** have contacted FEMA for assistance or information on recovery programs.
- **More than 3,000** disaster survivors have visited **four** Disaster Recovery Centers in Camden, Chatham, Glynn and Liberty counties seeking face-to-face assistance from state, FEMA, SBA and other recovery partners.
- **More than 2,600** Individual Assistance **inspections** are **completed** of **more than 9,800 issued**.
- **42 Disaster Survivor Assistance** workers are canvassing affected neighborhoods in the designated counties, helping survivors register for FEMA assistance and providing referrals to other resources to help with any unmet needs.
 - **8,314** total survivors reached
 - **7,924** homes visited
 - **373** survivors registered
- **Hazard Mitigation** specialists conducting substantial damage assessments in Tybee Island.
- **FEMA Voluntary Agency Liaisons** are working with the Long-Term Recovery Committee (LTRC) in Savannah and helping Glynn and Camden counties develop LTRCs.
- The **U.S. Army Corps of Engineers** is providing technical assistance on debris removal to local officials in Georgia.
- The **U.S. Coast Guard** is removing **37** vessels, **10** of which are sunken, in St. Marys.

Key Messages

Disaster Recovery Centers now open in Savannah and Charlton and Coffee counties

- Survivors can begin visiting the DRC in **Savannah at 9 a.m. today**.
- Survivors can begin visiting DRCs in **Charlton and Coffee counties at 8 a.m. today**.

Locations and operational hours for all DRCs listed below

- Survivors do not need to go to a DRC to register with FEMA. In fact, we encourage survivors to register before visiting a DRC if possible.
- DRCs are accessible facilities survivors can visit to speak face-to-face with representatives from the state, FEMA, SBA, and other recovery partners. Services available at the DRCs include:
 - Check on the status of your application,
 - Ask questions about a FEMA determination letter and how to appeal a decision by FEMA,
 - Get help applying for SBA disaster loans,
 - Ask questions about flood insurance and hazard mitigation techniques.

DRC in Midway closing today at 6 p.m. today

- Survivors have until 6 p.m. today to visit the Liberty/McIntosh DRC in Midway.
- Working with county officials, GEMA and FEMA closely monitor visits to DRCs. Operational hours are adjusted or centers close when traffic slows at a location. This allows centers to open in new areas.
- Survivors can visit any Disaster Recovery Center. To locate the nearest center, use the [FEMA mobile app](#) or visit www.fema.gov/drc.

Updated Disaster Recovery Center Hours of Operation and Locations:

Camden County

Hours today:

8 a.m. to 6 p.m.

Hours beginning tomorrow, Sunday, Oct. 8:

Sundays: Closed

Mon-Sat: 8 a.m. to 6 p.m.

Open on Columbus Day, Oct. 9

Location:

Camden County Recreation Center
1050 Wildcat Blvd.
Kingsland, GA 31548

Charlton County

Hours beginning today:

8 a.m. to 6 p.m. daily until further notice

Location:

426 Rosa Parks Rd.
Folkston, GA 31537

Chatham County

Hours beginning today:

Mon-Sat: 9 a.m. to 6 p.m.

Sunday, Oct. 8: 2 p.m. to 6 p.m.

Sundays after Oct. 8: Closed

Closed on Columbus Day, Oct. 9

Location:

Southwest Chatham Library (second floor)
14097 Abercorn St.
Savannah, GA 31419

Coffee County

Hours beginning today:

Monday-Saturday: 8 a.m. to 6 p.m.

Sunday, Oct. 8: 8 a.m. to 6 p.m.

Open on Columbus Day, Mon, Oct. 9

Closed on Sundays starting Oct. 15

Location:

Coffee County Fire Department – Fire Hall

941 Mahogany Rd.

Douglas, GA 31533

Glynn County

Hours today:

8 a.m. to 6 p.m.

Hours beginning tomorrow, Sunday, Oct. 8:

Sundays: Closed

Mon-Sat: 8 a.m. to 6 p.m.

Open on Columbus Day, Oct. 9

Location:

Ballard Park, Suite 102

323 Old Jesup Road

Brunswick, GA 31520

Liberty and McIntosh counties

Hours today:

8 a.m. to 6 p.m. (closes permanently at 6 p.m.)

Location:

Liberty County Community Complex

9397 East Oglethorpe Hwy

Midway, GA 31320

Understanding a FEMA determination letter

- If you disagree with a determination letter you receive from FEMA, you may find that a quick fix is all that is needed to change the decision.
- Everybody has a right to appeal. The first step is to read the determination letter carefully to understand FEMA's decision and learn exactly what is needed to appeal.
- If you do not understand the letter, the best thing to do is take it to a Disaster Recovery Center. To locate the nearest center, use the [FEMA mobile app](#) or visit www.FEMA.gov/DRC.
- You may need to submit additional documents to FEMA. FEMA can reconsider an application, in some cases, if the applicant:
 - **Submit insurance documents:** Provide documents from your insurance company that show your coverage or settlement is insufficient to make essential home repairs, provide a place to stay or replace certain contents. FEMA cannot duplicate homeowner or renter insurance benefits.
 - **Prove occupancy:** Provide documents that prove the damaged home or rental was your primary residence by supplying a copy of utility bills, driver's license or lease.

- **Prove ownership:** Provide documents such as mortgage or insurance documents, tax receipts or a deed. If you don't have a deed handy, you should contact your local county officials about how to obtain a copy.
- You may submit an appeal letter if you think the amount and type of assistance is incorrect.
- Your letter should also include:
 - Your full name
 - Your FEMA registration number on all pages
 - A contractor's estimate for home repairs
 - The FEMA disaster declaration number—DR-4338-GA—on all pages
 - Your signature
- You must submit your appeal within 60 days of receiving a determination letter. Mail your documents and letter to:

FEMA National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055
- You can also submit your appeal online at DisasterAssistance.gov, fax it to 800-827-8112, or take it to a Disaster Recovery Center.

Disaster survivors have until Nov. 14 to register with FEMA

- Homeowners, renters and business owners in **Camden, Charlton, Chatham, Coffee, Glynn, Liberty and McIntosh** counties may register with FEMA for disaster assistance for uninsured and underinsured damage and losses resulting from Hurricane Irma. **The deadline to register with FEMA is Nov. 14, 2017.**
- Ways to register:
 - The quickest way to apply for federal assistance is online at DisasterAssistance.gov or through the [FEMA mobile app](#).
 - *If individuals have trouble with DisasterAssistance.gov, they can call FEMA's technical assistance line at 800-745-0243. This number is for technical assistance ONLY.*
 - Survivors may also apply by phone at 800-621-3362 (voice, 711 or VRS) or 800-462-7585 (TTY). **Because of high demand, lines may be busy. Please be patient, and try calling in the morning or evening when call volume may be lower.**
 - The toll-free numbers are open from **7 a.m. to 11 p.m. ET, seven days a week.**
 - Multilingual operators are available. Press 2 for Spanish and press 3 for other languages.
- FEMA assistance is provided to help eligible hurricane survivors repair their homes to “safe, sanitary and secure” condition for the number of occupants living there. It also may provide for rental of temporary lodging until their home is habitable.
- Survivors who receive help from the Red Cross or another organization **are not automatically registered with FEMA**. Until they receive their FEMA registration number, they are not registered and are not eligible for any assistance.
- FEMA assistance will not affect your Social Security or other government benefits and is not considered taxable income by the IRS.

SBA Disaster Loans

- The SBA offers low-interest, long-term disaster loans for homeowners, renters, businesses of all sizes and private nonprofits.

- After registering with FEMA, if you are referred to SBA, you should complete the loan application even if you do not plan to accept a loan. It is a step in the federal disaster assistance process.
- If you do not qualify for a home loan, you may become eligible for grant assistance from FEMA.
- You do not have to accept a loan if one is offered.
- Additional information on the disaster loan program may be obtained by:
 - Calling SBA's Customer Service Center at **800-659-2955 (800-877-8339 for the deaf and hard-of-hearing)** or by sending an email to DisasterCustomerService@sba.gov.
- Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloan.sba.gov/ela>. Loan applications can be downloaded from www.sba.gov.
- Completed applications should be returned to a DRC or mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.
- Businesses and nonprofits can apply up to \$2 million to repair or replace disaster damaged real estate, machinery, equipment, inventory, and other business assets. Loans for working capital, known as Economic Injury Disaster Loans, are available to small businesses even if the business did not suffer any physical damage.
- Homeowners can apply up to \$200,000 to repair or replace disaster damaged real estate.
- Homeowners and renters can apply up to \$40,000 to repair or replace damaged personal property including automobiles.
- The filing deadline to return applications for physical property damage is **Nov. 14, 2017**.
- The deadline to return economic injury applications is **June 15, 2018**.

SBA Business Recovery Centers Open in Brunswick and Savannah

- The SBA has opened two Business Recovery Centers in Chatham and Glynn counties to help businesses impacted by Hurricane Irma that began on Sept. 7, 2017.
- SBA representatives at the centers can provide information about disaster loans, answer questions and assist businesses in completing the SBA application. The Center is located as indicated below and will operate until further notice.

Chatham County

Savannah Entrepreneurial Center

801 East Gwinnett Street
Savannah, GA 31404

Hours:

8 a.m. - 5 p.m., Monday - Friday
9 a.m. - 1 p.m., Saturday
Closed Sundays

Glynn County

UGA Marine Extension & Georgia Sea Grant Center

**715 Bay St.
Brunswick, GA 31520**

Hours:

9 a.m. to 5 p.m., Monday - Friday
Saturday, 9 a.m. to 1 p.m.
Closed Sundays

NFIP Policyholders

- Survivors who have flood insurance can access information through the National Flood Insurance Program’s “Hub page,” www.fema.gov/nfip-file-your-claim.
- If you have NFIP flood insurance and suffered damage during the recent floods related to Hurricane Irma, you may be eligible to receive up to \$5,000 for building and contents damages prior to the adjuster’s inspection with a written, verbal, or electronic request.
- If you have photos and receipts which validate your out-of-pocket expense, you may receive an advance payment up to \$20,000. FEMA has increased the maximum amount from \$10,000 to \$20,000 with the updated bulletin.

Clean and Removal Assistance (CRA)

- Clean and Removal Assistance is a **one-time \$500 payment per eligible household for primary residences that were damaged by Hurricane Irma but not rendered uninhabitable**. This fixed amount represents the average cost of cleaning, sanitizing and removing carpet in the geographic area.
- This assistance is intended to ensure contamination from floodwaters is addressed to prevent additional losses and potential health and safety concerns.
- Individuals and households may be eligible for Clean and Removal Assistance if all of the following conditions are met:
 - The pre-disaster, primary residence is located in a county that is designated for Individual Assistance,
 - The applicant has at least one real property line item recorded with the cause of damage as “flood,”
 - The pre-disaster primary residence was not covered by flood or mobile home insurance at the time of the disaster, and
 - The applicant received a denial for home repair assistance from FEMA stating “Ineligible – Home is safe to occupy (IDD).”
- Individual property owners are responsible for performing or contracting for services to remove contaminants from, and disinfect surface areas of, their homes that have been affected by floodwater.
- Survivors who have already registered with FEMA and who meet the CRA eligibility requirements will automatically receive Clean and Removal Assistance via direct deposit or a check made payable to the eligible applicant as grants are processed. Funding may take longer than usual to disperse due to the number of ongoing large-scale disasters.

People with disabilities and other access and functional needs

- FEMA has created a webpage with resources for people with disabilities and others with access and functional needs at: www.fema.gov/resources-people-disabilities-access-functional-needs

Rumor Control

Anyone who incurred hotel expenses due to a mandatory evacuation for Hurricane Irma can be reimbursed by FEMA? This is FALSE.

- Expenses incurred during a mandatory evacuation will not be reimbursed by FEMA unless a FEMA inspection reports the applicant’s home as *uninhabitable*, *inaccessible*, or affected by an *extended disaster-caused utility outage*.

Rumors circulating on social media claim that survivors who were without power may be eligible for \$250. This is FALSE.

- Survivors who register with FEMA may be eligible for Critical Needs Assistance, Clean and Removal Assistance, or grants for temporary housing and home repairs, and other serious disaster-related needs, such as medical and dental expenses or funeral and burial costs.

- These grants are not automatically dispersed upon registering with FEMA as eligibility must be determined for each applicant. Remember, only one person per household may apply with FEMA.
- Visit www.fema.gov/hurricane-irma-rumor-control for updated, accurate, information on disaster rumors and fraud.

Disaster Legal Aid

- Survivors in Camden, Charlton, Chatham, Coffee, Glynn, Liberty and McIntosh counties who cannot pay for an attorney now have access to a **disaster legal aid hotline**.
 - You can request assistance by calling 866-584-8027 (toll free) or 404-527-8793 between 9 a.m. and 5 p.m., Monday through Friday.
 - When you reach the hotline voicemail, leave your name and contact information, brief details of the disaster-related legal assistance needed and your county of residence.
 - Individuals who qualify for assistance will be matched with Georgia lawyers who have volunteered to provide free legal assistance.

American Red Cross

- The American Red Cross is providing one-on-one casework and support at Service Centers in Savannah and Brunswick to further assist those with emergency needs.
- The two Service Centers are open to residents whose homes suffered major damage because of the hurricane. Services may include recovery planning and assistance, health and mental health support, clean-up supplies and more.
- **All participants will be asked to provide proof of residence as part of the casework process.**
- Red Cross volunteers are also in affected communities this week delivering supplies and working with residents to address their emergency needs for lodging, food, health and emotional support.
- Anyone in need of help should call the American Red Cross of Southeast and Coastal Georgia at 912-651-5300.

Red Cross Service Center in Savannah

41 Place of Commerce Way #200, Savannah, GA 31405

Wednesday, September 20 through Friday, September 22, 2017

Open 9:00 a.m. – 7:00 p.m. daily

Red Cross Service Center in Brunswick

207 Rose Drive, Brunswick, Georgia 31520,

Wednesday, September 20 through Friday, September 22, 2017

Open 9:00 a.m. – 7:00 p.m. daily

Disaster Unemployment Assistance (DUA)

- Workers in seven counties who lost wages as a result of Hurricane Irma may be eligible for Disaster Unemployment Assistance. Those counties include: **Camden, Charlton, Chatham, Coffee, Glynn, Liberty and McIntosh**.
- The period covered for DUA is Sept. 7-15 and the maximum amount of eligible assistance is \$330.
- Workers can apply online at www.dol.georgia.gov, or in person at their local Georgia Department of Labor office. **The deadline to apply is Oct. 19.**
- Applicants must provide proof of earnings for the most recent tax year. Copies of recent income tax returns, quarterly estimated income tax payment records or similar documents will be acceptable proof.

- DUA is a federal program established to help workers whose primary income is lost or interrupted as a direct result of a disaster declared by the President. It differs from regular state unemployment insurance because it provides benefits to people who are “self-employed, farmers, diversified farming operators, loggers, commission-paid employees and others who are not eligible under the state’s program

What to do if you suspect someone of fraud

- FEMA staff and the general public should use the same contact information to report FEMA fraud.
- There are multiple ways to report fraud:
 - Email: FEMA-OCSO-Tipline@fema.dhs.gov
 - Call: 866-223-0814
 - Fax: 202-212-4926
 - Write to: FEMA Fraud and Internal Investigation Division
400 C St. SW, Mail Stop 3005
Washington, DC 20472-3005
- You may request confidentiality or you may report complaints anonymously.
- When making a report, convey as much information as possible such as who, what, where, when, why and how.

Beware of scam artists

- When hiring a contractor:
 - Use licensed local contractors backed by reliable references.
 - Demand that contractors carry general liability insurance and workers’ compensation.
 - Don’t pay more than half the costs of repairs up front.
- Local, state and federal officials never request money for their recovery services and always carry identification badges.
- There is no fee required to apply for or receive help from FEMA, the SBA or the state and local governments.
- Be wary of unsolicited offers to help in return for any form of payment including a charitable donation. You do not need anyone to represent you to apply for FEMA assistance, or help from well-known charitable organizations like American Red Cross, Salvation Army and others.
- You may, however, find that groups from out of state will offer to clear debris from your property and may even offer to make substantial repairs to your home. Those legitimate charitable groups will provide identification and will not ask for money for their services.
- The Georgia Department of Law has a website for its Consumer Protection Unit that explains how to file a fraud complaint: <http://consumer.georgia.gov/consumer-services/filing-a-complaint>.
- Survivors who suspect fraud should call FEMA’s Disaster Fraud Hotline at 866-720-5721.

Approved FEMA Program Fact Sheets Available:

- [Disaster Survivor Assistance](#)
- [Individual Assistance](#)
- [Individuals and Households Program](#)
- [Mitigation](#)
- [National Flood Insurance Program](#)
- [Services Available for Hurricane Irma Survivors with Disabilities, Access Needs](#)
- [CDC fact sheets on mold remediation](#)
- [Don’t Wait to Begin Cleaning, Making Repairs](#)
- [How to Save Damaged Family and Personal Treasures](#)
- [NFIP Substantial Damage: What does it Mean?](#)

Online resources

- Visit www.fema.gov/disaster/4338 for further information on Georgia's recovery from Irma including news releases and information on registration, DRCs, NFIP, and more.

Timeline

- **Sept. 15:** Georgia received a federal major disaster declaration for Individual Assistance for Camden, Chatham and Glynn counties. All 159 Georgia counties were designated for debris removal from public property and emergency protective measures (Categories A and B), including direct federal assistance.
- **Sept. 18:** Liberty and McIntosh counties were designated for Individual Assistance.
- **Sept. 26:** Charlton and Coffee counties were designated for Individual Assistance.
- **Sept. 28:** 102 counties designated for Public Assistance categories C-G.

Designated Counties

Individual Assistance:

Seven Georgia counties approved for Individual Assistance: **Camden, Charlton, Chatham, Coffee, Glynn, Liberty and McIntosh** counties.

Public Assistance:

All **159** Georgia counties are eligible for categories A & B (emergency protective measures and debris removal from public property, including direct federal assistance) under the Public Assistance program.

102 Georgia counties are also now eligible for categories C-G (permanent work): **Appling, Atkinson, Bacon, Baker, Baldwin, Banks, Barrow, Ben Hill, Berrien, Brantley, Brooks, Bryan, Bulloch, Burke, Butts, Calhoun, Camden, Candler, Charlton, Chatham, Clay, Coffee, Colquitt, Cook, Coweta, Crawford, Crisp, Dawson, Dougherty, Early, Elbert, Emanuel, Evans, Fayette, Forsyth, Franklin, Gilmer, Glynn, Greene, Habersham, Hall, Hancock, Harris, Hart, Houston, Irwin, Jackson, Jasper, Jeff Davis, Jenkins, Johnson, Jones, Lamar, Laurens, Liberty, Lincoln, Long, Lumpkin, Macon, Madison, Marion, McIntosh, Meriwether, Miller, Monroe, Montgomery, Morgan, Newton, Oconee, Oglethorpe, Peach, Pickens, Pierce, Pike, Putnam, Quitman, Rabun, Randolph, Rockdale, Schley, Screven, Seminole, Spalding, Stephens, Talbot, Taliaferro, Tattnall, Taylor, Telfair, Toombs, Treutlen, Troup, Turner, Walton, Ware, Warren, Washington, Wayne, Wheeler, Wilcox, Wilkes, and Worth**