



## Intergovernmental Affairs Advisory Hurricane Irma

### *Key Messages*

- Georgia residents affected by Hurricane Irma have about two weeks left to register for FEMA assistance.
- Survivors can still get help at the remaining DRC in Glynn County or by calling the FEMA Helpline.
- **Nov. 14, 2017** – Deadline for Individual Assistance (IA) registration/SBA applications.
- Nov. 3, 2017 is the deadline for those in Charlton and Coffee counties to apply for Disaster Unemployment Assistance (DUA).
- FEMA is hiring locals with construction experience. Contact [www.employgeorgia.com/jobseekers](http://www.employgeorgia.com/jobseekers) or send resume to [FEMA-DR4338GA-LocalHires@fema.dhs.gov](mailto:FEMA-DR4338GA-LocalHires@fema.dhs.gov).

### *Individual Assistance (IA numbers as of COB 10/29/17)*

- More than **\$11.6 million** in grants approved for individuals and households to help with temporary rental assistance, and uninsured or underinsured damage and personal property losses sustained from Hurricane Irma. This includes:
  - More than **\$4.9 million** in temporary rental assistance
  - More than **\$3.3 million** in housing repair assistance
  - More than **\$3.2 million** in other needs assistance
- **More than 43,364** individuals or households **in counties designated for Individual Assistance** have contacted FEMA for assistance or information on recovery programs.
- **5,430** disaster survivors visited **eight** Disaster Recovery Centers (DRC) in Camden, Charlton, Chatham, Coffee, Glynn and Liberty counties seeking face-to-face assistance from state, FEMA, SBA and other recovery partners.
- **10,166 (82%)** housing **inspections** are **completed** of **12,464 assigned** with **42** inspectors in the field.

### *Disaster Survivor Assistance Teams (DSA numbers as of COB 10/26/17)*

- DSA staff 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.
  - **10,398** total survivors reached
  - **9,848** homes visited
  - **405** survivors registered

### *National Flood Insurance Program (NFIP)*

- More **\$14.8 million** in claims paid to NFIP policyholders in Georgia. **1,986** NFIP claims have been submitted in Georgia.
- [DisasterAssistance.gov](http://DisasterAssistance.gov) has been updated with NFIP information (in the “Quick Links” section).
- Conducting substantial damage assessments on Talihi, Tybee Island, Wellington, White Marsh, Wilmington, and additional unincorporated Chatham County.

### ***U.S. Small Business Administration (SBA)***

- The **Small Business Administration** has approved more than **\$2.4 million** in disaster loans.

### ***Public Assistance (PA numbers as of COB 10/29/17)***

- All **159** counties approved for **emergency work** (categories A & B). The state and FEMA are implementing the [new PA delivery model](#) in Georgia.
- **137** Georgia counties approved for PA **permanent work**, categories C-G. (list on last page)
- **431** Requests for Public Assistance (RPA) have been received with **78 (18%)** approved as eligible, **78** applicants assigned Program Delivery Managers.
- **65** Exploratory Calls completed and **15** Recovery Scoping Meeting completed.
- RPA deadline extended to **Nov. 14, 2017**.

### ***U.S. Army Corps of Engineers (USACE)***

- USACE is providing technical assistance on debris removal to local officials in Georgia.

### ***U.S. Coast Guard (USCG)***

- USCG boat removal mission is complete. A total of **34** vessels removed from the St. Marys River.

### **Visit a DRC if you have questions about state or federal disaster assistance**

- If you sustained damage or losses in Georgia due to Hurricane Irma, GEMA and FEMA encourage you to visit a Disaster Recovery Center (DRC) if you have questions about state and federal disaster assistance.
- A DRC is a temporary, readily-accessible facility where you may go for information about state, federal and other disaster assistance programs, and to ask questions related to your situation.
- You can meet face-to-face with representatives from GEMA, FEMA, the SBA, volunteer groups, and other agencies, at the centers to get answers to your questions about disaster assistance.
- Some of the services offered at a DRC may include:
  - Guidance about disaster recovery and how you may qualify for assistance.
  - Assistance in applying with FEMA and SBA.
  - Checking on the status of your application.
  - Help in understanding any written correspondence you've received.
  - It's very important that you read any letter you receive from FEMA carefully to understand what you may need to do next, if anything.
    - For example, you may need to submit documents in order for FEMA to process your application.
    - Or, you may need to include an insurance settlement letter, proof of residence, proof of ownership of the damaged property, and/or proof that the damaged property was your primary residence at the time of the disaster.
  - Housing assistance and information about rental properties that may be available and that you may not know are available.
  - Information about SBA's low-interest disaster loans for homeowners, renters, businesses and private nonprofits.
  - Referrals to other agencies and state programs that may provide further assistance.

- All DRCs offer communication assistance, including captioned phones, iPads with video remote interpreting, assistive listening devices, magnifiers and onsite American Sign Language (ASL) interpreters upon request.
- If you require a reasonable accommodation (ASL interpreting, etc.) while visiting a DRC, please call the FEMA helpline before you go.
- You can visit any Disaster Recovery Center. To locate the nearest center, use the FEMA mobile app or visit [www.fema.gov/drc](http://www.fema.gov/drc).
- You 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.

## **DRC Hours of Operation and Location:**

### ***Glynn County (Brunswick Location)***

#### Hours:

Mon – Fri 8 a.m. – 6 p.m.

**Sat. 9 a.m. – 3 p.m.**

*Closed on Sundays*

#### Location

Ballard Park, Suite 102  
323 Old Jesup Road  
Brunswick, GA 31520

## **Disaster survivors have less than a month to register with FEMA**

- **Nov. 14 is the deadline** to register with FEMA and apply with SBA for assistance to help with damage and losses resulting from Hurricane Irma.
- Ways to register:
  - The quickest way to apply for federal assistance is online at [DisasterAssistance.gov](http://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.
- If you received help from the Red Cross or another organization, you **are not automatically registered with FEMA**. You must still register with FEMA to find out if you are eligible for federal assistance.
- FEMA assistance will not affect your Social Security or other government benefits and is not considered taxable income by the IRS.

## **FEMA is just one resource for disaster assistance. State, local, and voluntary agencies play a major role in recovery.**

- FEMA's Individual Assistance is designed to help survivors with:

- Immediate essential needs,
- Housing repairs to make their homes safe, sanitary and functional,
- Temporary rental assistance so they can find a safe place to live until their homes are repaired or until they find other permanent housing options, and
- Other disaster-related expenses.
- Many survivors may have additional needs beyond what can be provided by FEMA programs.
- FEMA works closely with state, federal, faith-based and voluntary agency partners to help match survivors who have remaining needs with other sources of assistance.
- The state and FEMA are working with a number of voluntary organizations such as Salvation Army, American Red Cross, and Georgia Baptist Disaster Services, to assist disaster survivors in Georgia.
- GEMA/HS and FEMA voluntary agency liaisons are working with community-based recovery committees in Chatham and Camden counties and helping other counties develop committees to address long-term recovery needs.

### Understanding a FEMA determination letter

- 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. You may find that additional or updated information is all that is needed to change the decision.
- 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](http://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](http://DisasterAssistance.gov), fax it to 800-827-8112, or take it to a Disaster Recovery Center.

## 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](mailto: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](http://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**.

## 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](http://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](http://www.fema.gov/resources-people-disabilities-access-functional-needs)

### **Rumor Control**

#### **Rumor: I should visit a DRC to get food or sign up for D-SNAP. This is FALSE**

- Disaster Supplemental Nutrition Assistance Program (D-SNAP) is not available in Georgia.
- USDA and Georgia Division of Family and Children Services previously announced that **current** SNAP customers may be eligible for a reimbursement of 45-percent of September's benefit allotment in the 69 counties most affected by the storm. However, the deadline for that assistance has passed.
- FEMA critical needs assistance is designed to help with emergency needs of survivors following a disaster and is no longer available. It was only available in the days immediately following the federal disaster declaration for Georgia.
- Survivors who are in need of food should contact their local food pantry. **It is important to call ahead before going to find out when a food pantry will be open.** Some sites only distribute on a single day of the month; others distribute food weekly during specific hours.
  - To locate food pantries in the Georgia coastal area, visit: [www.helpendhunger.org/find-food-assistance](http://www.helpendhunger.org/find-food-assistance).
  - If you are in need of food in the Coffee County area, visit: [www.feedingsga.org/find-pantry](http://www.feedingsga.org/find-pantry).

#### **Rumor: 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](http://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

- **All participants will be asked to provide proof of residence as part of the casework process.**
- Anyone in need of help should call the American Red Cross of Southeast and Coastal Georgia at 912-651-5300.

## Disaster Unemployment Assistance (DUA)

- Workers in two remaining counties who lost wages as a result of Hurricane Irma may be eligible for Disaster Unemployment Assistance. Those counties are **Charlton and Coffee**.
- The period covered for DUA is Sept. 7-15 and the maximum amount of eligible assistance is \$330 a week.
- Workers can apply online at [www.dol.georgia.gov](http://www.dol.georgia.gov), or in person at their local Georgia Department of Labor office. **Nov. 3 is the deadline to apply in Charlton and Coffee counties.**
- 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.

## There are options for survivors to report suspicious activity or disaster fraud:

- There are multiple ways to report fraud:
  - Contact the Department of Homeland Security (DHS) Office of Inspector General (OIG) at **1-800-323-8603**, TTY **1-844-889-4357**.
  - Or, a fraud complaint may also be completed online at the OIG’s website (<http://www.oig.dhs.gov>); faxed to **202-254-4297** or mailed to: DHS Office of Inspector General: Mail Stop 0305; Department of Homeland Security; 245 Murray Drive SW; Washington DC 20528-0305.
  - Survivors can also call FEMA’s Office of the Chief Security Officer (OCSO) Tip line at **1-866-223-0814** or email [FEMA-OCSO-Tipline@fema.dhs.gov](mailto:FEMA-OCSO-Tipline@fema.dhs.gov).
  - If survivors suspect suspicious activity or fraud, contact the National Center for Disaster Fraud Hotline at **866-720-5721**, fax **(225) 334-4707** or email [disaster@leo.gov](mailto:disaster@leo.gov).
  - If survivors discover that someone is misusing their information they should file a complaint with the Federal Trade Commission through the website: [IdentityTheft.gov](http://IdentityTheft.gov).
- 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>.

## 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?](#)
- [Flood insurance: what to know](#)
- [Why you should return the SBA loan application](#)
- [Do's and Don'ts for Hurricane Irma Survivors](#)

## Online resources

- Visit [www.fema.gov/disaster/4338](http://www.fema.gov/disaster/4338) and [www.gema.ga.gov](http://www.gema.ga.gov) 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.
- **Oct. 11:** 4 counties designated for Public Assistance categories C-G.
- **Oct. 18:** 29 counties designated for Public Assistance categories C-G.
- **Oct. 26:** 2 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.

**137** Georgia counties are also now eligible for categories C-G (permanent work).

- **2** counties added Oct. 26: **DeKalb and Haralson**.
- **29** counties added Oct. 18: **Bibb, Chattahoochee, Clarke, Clinch, Decatur, Dodge, Dooly, Glascock, Grady, Gwinnett, Heard, Henry, Jefferson, Lanier, Lee, McDuffie, Mitchell, Pulaski, Stewart, Sumter, Terrell, Thomas, Towns, Twiggs, Union, Upson, Webster, White, and Wilkinson**.
- **4** counties added Oct. 11: **Echols, Effingham, Lowndes and Tift**.
- **102** counties added Sept. 28: **Appling, Atkinson, Bacon, Baker, Baldwin, Banks, Barrow, Ben Hill, Berrien, Bibb, 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**