

Georgia: Weekly Fact Sheet – March 15, 2023

Release Date: 3? 15, 2023

Recovery by the Numbers

- FEMA and the U.S. Small Business Administration have approved **more than \$9.44 million in federal assistance** to survivors of Georgia's severe storms, straight-line winds and tornadoes on **Jan. 12**. This includes:
 - **\$3,922,297** in FEMA assistance approved for individuals and households, including:
 - **\$3,257,344** approved for housing assistance
 - **\$664,952** approved for Other Needs Assistance
 - **\$5,527,100** in SBA disaster loans was approved for homeowners, renters, and businesses
 - **Eight counties are designated** for FEMA Individual Assistance: **Butts, Henry, Jasper, Meriwether, Newton, Pike, Spalding and Troup**.
 - **Spalding County Disaster Recovery Center will close at 6 p.m. Friday, March 17**. (See table below for **location**.)
 - The deadline to apply for FEMA assistance is **Monday, March 20**. The SBA disaster loan deadline to apply for property damage is **Friday, March 17**.

Key Messages

FEMA Ensures Equal Access to Recovery Assistance for All Survivors

- The state of Georgia and FEMA are committed to providing equal access to all state and federal disaster assistance programs while helping residents recover from the severe storms and tornadoes. For people with disabilities and others with access and functional needs, or those who communicate in languages other than English, FEMA can provide information in accessible electronic formats on the FEMA website and on social media. FEMA offers free services to help survivors communicate with FEMA specialists on the phone or at the



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Disaster Recovery Centers.

FEMA Assistance Provides for Basic Needs

- FEMA's Individuals and Households Program is only one source of disaster funding, and the program has its limits. It can lend a helping hand to recover but it cannot compensate for everything that was lost. Approved applicants in the designated counties may receive a limited amount of FEMA disaster assistance to make repairs to their primary home and/or essential personal property when the damage is not covered by insurance. FEMA assistance is based on case-by-case review. And that may not always result in individuals or households being approved to receive the maximum amount of financial assistance for their disaster-caused losses.

Understanding Your FEMA Letter

- Georgia residents who applied for assistance from FEMA for the recent severe storms and tornadoes will receive a determination letter from FEMA. It may say you are ineligible for assistance, but that is not a denial. Applicants are given a reason for the ineligibility and told what they need to do to appeal the decision. Often, they need only send more information. The most important part of the appeal process is knowing your deadlines. You have 60 days from the date of your FEMA determination letter to appeal the decision.
<https://edit.fema.gov/assistance/individual/after-applying/appeals>

Spend FEMA Funds for Specified Disaster-Related Expenses

- As eligible Georgia homeowners and renters begin receiving disaster funds from FEMA for rental assistance, home repairs or other categories of assistance, it is important to keep track of your spending. Use the money for the specified reason stated in the FEMA letter.
- Approved applicants in the eight counties designated for Individual Assistance will receive a letter from FEMA that provides information about the types of assistance they are eligible to receive, and the amount of assistance FEMA is providing for each eligible need. For more information, click <https://www.fema.gov/fact-sheet/spend-fema-funds-specified-disaster-related-expenses>



Continued Rental Assistance Available for FEMA Applicants in Eight Counties

- Some residents who have received initial FEMA rental assistance because of damage to their homes from the January storms and tornadoes may be eligible for continued rental assistance. Some of you may qualify for continued rental assistance while you seek more permanent housing. You would need to demonstrate your storm-related financial need and show you are developing a long-term or permanent housing plan. For more information, click <https://www.fema.gov/fact-sheet/continued-rental-assistance-available-fema-applicants-eight-counties>

How to Apply for FEMA Disaster Assistance

- Go to www.DisasterAssistance.gov, download the FEMA mobile app or call the **FEMA Helpline** at **800-621-3362**. If you use video relay service (VRS), captioned telephone service or others, give FEMA your number for that service. Helpline operators are available from **7 a.m. to 1 a.m. daily**. Press 2 for Spanish. Press 3 for an interpreter who speaks your language. For an accessible video on how to apply, go to youtube.com/watch?v=LU7wzRjByhl.

What FEMA Will Need When You Apply

- Name and Social Security Number of primary applicant
- Name and Social Security Number of co-applicant (encouraged, but not required)
- Current contact information
- Current and pre-disaster address (include ZIP code)
- Names of all occupants of the pre-disaster household
- Types of insurance held by the household
- Household pre-disaster annual gross income
- Losses caused by the disaster
- Bank account number and routing number for direct deposit of funds, if requested

What to Expect After You Apply for FEMA Assistance



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- FEMA assistance is intended to meet basic needs to help start your recovery from the severe storms and tornadoes. It is not a replacement for insurance. FEMA assistance can help you make essential home repairs, find a temporary place to stay, and repair or replace certain household items. These are some of the conditions that help determine if your home is livable: The exterior is structurally sound, including the doors, roof and windows. The electricity, gas, heat, plumbing, and sewer and septic systems function properly.

<https://www.fema.gov/fact-sheet/what-expect-after-you-apply-fema-assistance-2>

Free Disaster Legal Services, Crisis Counseling Available

- If you are facing legal issues or experiencing feelings of hopelessness or stress resulting from the storms and tornadoes, you can get disaster legal advice and crisis counseling. FEMA has made these free services available to residents in the hardest-hit eight counties that were affected. <https://www.fema.gov/press-release/20230217/free-disaster-legal-services-crisis-counseling-available-georgia-storm>

Frequently Asked Questions About FEMA Disaster Assistance

- Georgia residents who were affected by the storms and tornadoes have until **Monday, March 20**, to apply for FEMA disaster assistance. Here are answers to your frequently asked questions: <https://www.fema.gov/fact-sheet/frequently-asked-questions-about-fema-disaster-assistance>

Disaster Recovery Centers

- Disaster Recovery Centers are a one-stop shop where disaster survivors can get information and advice about community, state and federal agencies and other available assistance. They are also accessible to people with disabilities and those with access and functional needs. They have accessible parking, ramps and restrooms.
- The centers are staffed with specialists who can help you update your FEMA applications and learn about Georgia state and community programs and other available assistance. No appointment is needed to visit a recovery center. Those who have an ongoing need for FEMA assistance can still get information about available recovery programs after the center closes. Call the **FEMA**



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Helpline at 800-621-3362.

DRC by County	Address	Hours of Operation/Days
Spalding	Spalding County Senior Center 885 Memorial Drive Griffin, GA 30223	8 a.m. to 6 p.m. Wednesday – Friday Ceases operations: 6 p.m. Friday, March 17

FEMA's Public Assistance Program

- The Public Assistance program is FEMA's largest grant program. It provides funds to assist states, federally recognized tribes, territories, local governments and certain types of private non-profits as they respond to and recover from presidentially declared major disasters or emergencies. The program provides reimbursement funding for debris removal and emergency assistance to save lives and protect property. It also helps fund the permanent restoration of community infrastructure affected by a federally declared incident.
- Eight counties are designated for FEMA Public Assistance: **Butts, Crisp, Henry, Jasper, Meriwether, Newton, Spalding and Troup.**
- Because this is a cost-sharing program, FEMA reimburses applicants at least 75 percent of eligible costs. The remaining 25 percent is covered by the state, which determines how much of those costs are the applicant's responsibility. The federal share is paid directly to the state to disburse to agencies, local governments and certain private nonprofit organizations that incurred the costs.

U.S. Small Business Administration

- **The U.S. Small Business Administration is offering low-interest disaster loans**. Homeowners, renters, nonprofit organizations and businesses approved for



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these loans have up to one year from the date of their first disbursement to begin making payments. The interest is zero percent during this deferment period and interest will begin accruing when the payment becomes due.

- There is no prepayment penalty, and borrowers can begin making loan payments during the deferment period if they choose. Some FEMA applicants may be referred to the SBA to apply for a disaster loan. Long-term, low-interest disaster loans for homeowners, renters, nonprofits and businesses may be available to cover losses not fully compensated by insurance or other sources.
- Homeowners and renters should submit an SBA disaster home loan application even if they are not sure they will need or want a loan. There is no obligation to take all or part of an approved loan. If SBA cannot approve the application, SBA will refer you to FEMA's Other Needs Assistance program for possible additional assistance. If the SBA application is approved, individuals are not obligated to accept an SBA loan. However, failure to return the application may disqualify you from other possible FEMA assistance and other grants or services. <https://www.fema.gov/press-release/20230214/its-important-return-sba-loan-application>
- To apply online, or to download applications, go to <https://DisasterLoanAssistance.sba.gov/>. You may call SBA's Customer Service Center at **800-659-2955** or email DisasterCustomerService@sba.gov for more information or to have a loan application mailed to you. For people who are deaf, hard of hearing, or have a speech disability, dial **711** to access telecommunications relay services. Completed paper loan applications should be mailed to **U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155**. You may also leave your loan application with an SBA representative at one of the Business Recovery Centers listed below.
- The SBA disaster loan deadline to apply for property damage is **March 17, 2023**. The deadline to apply for an economic injury disaster loan is **Oct. 16, 2023**.
- Five SBA Business Recovery Centers are open to assist business owners and nonprofit organizations with their loan applications. Homeowners and renters can visit the centers for assistance. However, these centers are staffed with



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only SBA customer service representatives.

- The five Business Recovery Centers listed below will close at **6 p.m. Friday, March 17.**

BRCs by County	Address	Hours of Operation/Days
Henry	Locust Grove Public Library 115 Martin Luther King Jr. Boulevard Locust Grove, GA 30248	noon to 8 p.m. Thursday 10 a.m. to 6 p.m. Wednesday and Friday Ceases Operations: 6 p.m. Friday, March 17
Spalding	Spalding County Senior Center 885 Memorial Drive Griffin, GA 30223	8 a.m. to 6 p.m. Wednesday – Friday Ceases Operations: 6 p.m. Friday, March 17
Spalding	Rising Star Missionary Baptist Church 132 W. Cherry Street Griffin, GA 30223	8 a.m. to 6 p.m. Wednesday – Friday Ceases Operations: 6 p.m. Friday, March 17



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Troup	William J. Griggs Community Center 716 Glenn Roberson Drive LaGrange, GA 30241	9 a.m. to 5 p.m. Wednesday – Friday Ceases Operations: 5 p.m. Friday, March 17
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Internal Revenue Service

- Individuals, households, and businesses that were affected by severe storms, straight-line winds and tornadoes in **Butts, Crisp, Henry, Jasper, Meriwether, Newton, Pike, Spalding and Troup** counties qualify for tax relief. The major disaster declaration permits the IRS to postpone certain tax-filing and tax-payment deadlines for taxpayers who reside or have a business in the disaster area. As a result, affected individuals and businesses will have until **Oct. 16, 2023**, to file returns and pay any taxes that were originally due on or after Jan. 12 and before Oct. 16. <https://www.irs.gov/newsroom/irs-announces-tax-relief-for-victims-of-severe-storms-straight-line-winds-and-tornadoes-in-georgia>

For More Information

- For the latest information on Georgia’s recovery from the severe storms, straight-line winds, and tornadoes, visit fema.gov/disaster/4685. You may also follow [@GeorgiaEMAHS/Twitter](https://twitter.com/GeorgiaEMAHS), [Facebook.com/GeorgiaEMAHS](https://facebook.com/GeorgiaEMAHS), [@FEMARegion4/Twitter](https://twitter.com/FEMARegion4) and [Facebook.com/FEMA](https://facebook.com/FEMA).



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