

Resources for Idalia Survivors after the FEMA Deadline

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More than \$13 million in federal grants and loans has been disbursed to homeowners, renters and businesses in Berrien, Brooks, Cook, Glynn and Lowndes counties since President Joe Biden declared Hurricane Idalia a major disaster in South Georgia on Sept. 7, 2023.

Federal disaster assistance may include Federal Emergency Management Agency (FEMA) grants or longterm, low-interest loans from the U.S. Small Business Administration (SBA) to help eligible homeowners and renters with temporary housing, essential home repairs, personal property replacement, and other serious disaster-related needs.

Although the deadline to apply for assistance from FEMA and SBA has passed, there are additional resources where Idalia survivors and their families can get help. These include free services, programs and grants to those impacted by Hurricane Idalia.

Working both independently and in cooperation with FEMA, federal and state agencies providing additional support, free services, programs, and grants to survivors include:

U.S. Department of Agriculture (USDA)

USDA Rural Development Disaster Assistance offers several programs to help Hurricane Idalia survivors in rural communities. Among the programs available to rural homeowners and rental tenants are:

- **Rural housing loans** offering a subsidy to help reduce mortgage payments for a short time. Family income determines the amount of the subsidy. You may use the loan to help buy, build, repair, improve, or relocate your primary home.



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- **Rural housing repair loans and grants** may be used to repair, improve, or modernize your home; or remove health and safety hazards. Loans up to \$20,000 and grants up to \$7,500 (which may be combined with loans) are available to individuals over age 62.
- **Rural rental housing** and cooperative housing assistance are available in nearly every Georgia county. To qualify for any of these USDA programs, you must live in a rural area.

For more information or to apply for USDA programs, visit www.rd.usda.gov/ga.

U.S. Department of Housing and Urban Development (HUD)

Section 203(h) Mortgage Insurance for Disaster Victims helps survivors buy or refinance a house and its rehabilitation costs with a single mortgage, or finance the rehabilitation of your existing home. Money may be used for rehabilitation work ranging from minor repairs to total reconstruction.

To qualify for Section 203(h) Mortgage Insurance for Disaster Victims, you must:

- Own a single-family home damaged or destroyed during Hurricane Idalia.
- Live in Berrien, Brooks, Cook, Glynn or Lowndes county.

Section 203(k) Rehabilitation Mortgage Insurance gives homebuyers and owners the option for rehabilitation of the residential section of a property that also has non-residential uses, or conversion of any size property to a one- to four-unit structure.

To qualify for Section 203(k) Rehabilitation Mortgage Insurance, you must:

- Be able to make monthly mortgage payments.
- Be rehabilitating a home that is at least a year old.

For more ways HUD can help Hurricane Idalia survivors, visit <https://www.hud.gov/disaster>

Federal National Mortgage Association (Fannie Mae)



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Fannie Mae's Disaster Response Network™ offers free support for eligible homeowners from HUD-approved housing advisors, including:

- Personalized recovery assessment and action plan.
- Help working with mortgage provider on payment relief options.
- Access to Clearpoint's Project Porchlight disaster recovery tools and resources.
- Ongoing check-ins to help ensure a successful recovery.

For more information and to arrange to connect with a Clearpoint Project Porchlight advisor, call **877-833-1746**.

Disaster Legal Services

The free Disaster Legal Services (DLS) program is available for Georgia Hurricane Idalia survivors in Berrien, **Brooks, Cook, Glynn** and **Lowndes** counties by calling 866-584-8027.

Hotline callers can get help with legal issues such as:

- FEMA and SBA financial benefits.
- Home repair contracts and property insurance claims.
- Re-doing wills and other important legal documents destroyed in the hurricane.
- Price gouging, scams or identity theft.
- Landlord or tenant problems, or threats of foreclosure.
- Disability-related access to federal, state, and local disaster programs.

Survivors can call the hotline anytime or leave a message after working hours. Hotline partners cannot help in all cases. For example, they cannot take cases where a settlement could include legal fees or an award, but those cases can be referred to other legal help.

The Disaster Legal Services (DLS) program works with state and local partners to provide free legal help for low-income disaster survivors. The service is a partnership between the American Bar Association Young Lawyers Division, FEMA and the State Bar of Georgia Young Lawyers Division.



Substance Abuse & Mental Health Services Administration (SAMHSA)

The SAMHSA Disaster Distress Helpline is a national hotline offering year-round disaster crisis counseling. If you feel distressed because of a disaster, you can use this free service which provides multilingual, crisis support 24 hours a day, seven days a week. The staff will help you learn how to cope with common stress reactions. They can also provide information and referrals to local resources for follow-up care.

To learn more, visit the [SAMHSA](#) website.

U.S. Department of the Treasury

If you need additional funds to cover expenses, you can redeem savings bonds early – before the end of the usual minimum 12-month holding period – if you live in a presidentially declared disaster area. **Berrien, Brooks, Cook, Glynn** and **Lowndes** counties are eligible for this under the major disaster declaration signed by President Biden in September.

- If your Series EE, HH or I bonds were lost, damaged, destroyed or contaminated due to Hurricane Idalia, you may be able to get faster replacement of these paper bonds.

For more about available resources, visit www.treasurydirect.gov/disaster.htm.

Internal Revenue Service (IRS)

Special tax law provisions may help individual taxpayers and businesses recover financially from the impact of Hurricane Idalia. Survivors who reside or own a business in **Berrien, Brooks, Cook, Glynn** or **Lowndes** county have until Feb. 15, 2024 to file various individual and business tax returns and make tax payments.

Both individuals and businesses in a federally declared disaster area can get a faster refund by claiming losses related to the disaster on the tax return for the



previous year, usually by filing an amended return. You may deduct the loss or partial loss of your home, household goods, and motor vehicles from disaster damage on your individual federal income tax return.

For more information visit <https://www.irs.gov/tax-relief-for-georgia> or call the IRS disaster hotline at 866-562-5227.

More Resources Available to Georgia Survivors Who Need Help

You can get access to more disaster help and resources, as well as a personalized list of available assistance, at www.benefits.gov/benefit-finder.

For the latest information on Georgia's recovery from Hurricane Idalia, visit fema.gov/disaster/4738, follow FEMA on X, formerly known as Twitter, at twitter.com/femaregion4 and at facebook.com/fema.

