

Two Days Remain to Register with FEMA, Apply for Federal Assistance

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Montgomery, Ala. – Residents of **Baldwin, Escambia** and **Mobile** counties, with uninsured damage or losses from Hurricane Sally occurring September 14 – 16, 2020, have only two days left to apply to FEMA for federal disaster assistance grants.

The deadline is Thursday, Nov. 19, 2020.

FEMA registration is quick and easy. There are three ways to register:

- Online at www.disasterassistance.gov.
- Call the FEMA Help Line at **800-621-3362 (TTY 800-462-7585)**. Toll free lines are open 6 a.m. to midnight, Central Time, seven days a week. Multilingual operators are available.
- Use FEMA's disaster app on your smartphone. If you haven't downloaded the app yet, please visit www.fema.gov/mobile-app.

FEMA disaster assistance grants may help eligible homeowners pay for basic repairs to make a home habitable. Grants may also provide homeowners and renters temporary rental assistance and aid with disaster-related needs not covered by insurance. The only way to apply for federal assistance is to register with FEMA.

FEMA grants do not need to be repaid, are not considered taxable income by the IRS, and will not affect Medicare, Supplemental Nutrition Assistance Program (SNAP) or Social Security benefits.

Alabama survivors with unmet needs resulting from Hurricane Sally can dial **2-1-1** for assistance.

The deadline for applying for a long-term, low-interest disaster loan from the U.S. Small Business Administration (SBA) is **also Nov. 19.**



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SBA provides help to survivors in the form of low-interest disaster loans. You may borrow up to \$200,000 with a fixed interest rate as low as 1.188% to repair or replace your primary home to its pre-hurricane condition. The loan can be increased by 20% of the damages for mitigation measures, i.e., elevation, hurricane shutters, installation of a seawall or a safe room.

Homeowners and renters may be eligible to borrow up to \$40,000 with a fixed interest rate as low as 1.188% to repair or replace damaged or destroyed personal property, such as clothing, furniture, appliances and cars.

SBA's disaster loans are also available for businesses of all sizes and private nonprofit organizations for physical losses. This includes rental properties. Small businesses and most nonprofits may be eligible for Economic Injury Disaster Loans for working capital loans. The maximum loan amount is \$2,000,000. Interest rates are as low as 3.75% for businesses and 2.75% for nonprofits.

You can apply for an SBA disaster loan online at <https://disasterloan.sba.gov/ela>. You can mail your application to SBA: Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, Texas 76155. Or, you can call the SBA Customer Service Center number at **800-659-2955 (TTY 800-877-8339)**.

For more information on Alabama's recovery from Hurricane Sally, visit <https://www.fema.gov/disaster/4563>.

