



March 3 Tornadoes

Recovery Update

March 29, 2019

Key Messages

- As of March 28, SBA has approved \$782,700 in low-interest disaster loans to homeowners and businesses in Alabama.
- The Disaster Recovery Centers will permanently close Saturday, March 30, at the close of business. Survivors are encouraged to continue to keep in touch with FEMA by phone or online.
- FEMA assistance is still available by calling 800-621-3362 or applying online at disasterassistance.gov.
- As of Thursday, March 28, FEMA Individuals and Households Assistance Program received 664 registrations (Lee County) and approved \$1.1 million in grants.
- FEMA has teamed up with three home-improvement stores to provide free information and literature on making homes stronger and safer.

MYTH	FACT
If there are other family members or roommates living with me, FEMA isn't going to give them any help.	FEMA is committed to giving each individual survivor all the help for which he or she is eligible. FEMA evaluates the needs of all eligible survivors on a case-by-case basis. Be sure to tell FEMA about the needs of all members of your household whether they are related to one another or not. Call the FEMA helpline at 800-321-3362 if you need to update your registration or have questions about the needs of any members of your household.
	 FEMA

Disaster Recovery Centers

- Disaster Recovery Centers are open today in the Lee County cities of Smiths Station and Opelika.
- The centers offer in-person support to individuals and business owners in Lee County affected by the recent tornadoes.
- Recovery specialists from FEMA, the U.S. Small Business Administration, the state and

other interests are at the centers to talk about available assistance and to help anyone who needs guidance.

Smiths Station City Hall
2336 Lee Road 430
Smiths Station, AL 36877
7 a.m.-5 p.m. (EDT) Monday-Saturday
Closing Saturday, March 30, at 5 p.m.

Providence Baptist Church
2807 Lee Road 166
Opelika, AL 36804
7 a.m.-7 p.m. (CDT) Monday-Saturday
Closing Saturday, March 30, at 7 p.m.

Should you Register?

- Lee County survivors of the March 3 severe storms and tornadoes should file a claim with their insurance company immediately and begin cleaning. Disaster damage should be documented through photos/videos, and all receipts for disaster-related purchases should be kept.
- If you have uninsured or underinsured losses, contact FEMA for disaster assistance by visiting [disasterassistance.gov](https://www.disasterassistance.gov) or calling 800-621-3362 (TTY 800-462-7585) 7 a.m.-10 p.m. daily.
- **Even if you have registered with 211, Lee County Emergency Management Agency or the Red Cross, you are not registered with FEMA.** To register, call the FEMA Helpline at 1-800-621-3362 (TTY 800-462-7585) or visit DisasterAssistance.gov.

Community Education and Outreach

BUILD BACK STRONGER EVENT
THROUGH APRIL 5TH | 8:00 A.M. - 6:30 P.M.

LOWE'S
1701 Frederick Road, Opelika, AL 36801

UNIVERSITY ACE HARDWARE
2101 East University Drive, Auburn, AL 36830

RUSSELL COUNTY HOME DEPOT
3784 U.S. Highway 431, North Phenix City, AL 36867

FEMA

- As Alabamians repair or rebuild their homes damaged by the March 3 tornadoes and straight-line winds, FEMA and three home-improvement stores are teaming up to provide free information and literature on making homes stronger and safer.
- FEMA specialists will be on hand to answer questions and offer building guidance with proven methods to prevent or reduce damage from future disasters. Most of the information and the free publications are tailored for do-it-yourself work and general contractors.
- In addition, FEMA specialists will be present at the East Alabama Home & Garden Show 9 a.m. to 3 p.m. March 30 at the Village Event Center, 804 Columbus Parkway in Opelika.

FEMA Assistance Grants Won't Affect Federal Entitlements, Social Security

- Some people who suffered losses and damage in the wake of the March 3 disaster have not yet chosen to seek help from FEMA.
- Often people think that any money they are granted from FEMA will cause other federal assistance to be reduced or eliminated, or it will count as taxable income.
- FEMA disaster-assistance grants will have no such effect.
- FEMA grants are not taxable income and won't affect eligibility for Social Security, Medicare, Medicaid, Supplemental Nutrition Assistance Program (SNAP) benefits or other public-assistance programs.

Understanding a FEMA Determination Letter

- After registering for disaster assistance, you may receive a determination letter by mail or email from FEMA. Read your determination letter carefully to understand your eligibility for federal assistance.
- The most common explanation is the need to provide FEMA with a copy of a letter verifying your insurance coverage before FEMA can process your grant application. Or:
 - The applicant did not sign the required documents.
 - The applicant did not prove occupancy or ownership.
 - The applicant's identity may not have been verified.
 - The damage is not to the primary residence, but to a secondary home or a rental property.
 - Another member of the household may have applied and received assistance.
 - The applicant's disaster-related losses could not be verified.
 - The damage caused by the current disaster has not made the home unsafe to occupy. The home is still safe, sanitary and functional.
 - Applicants indicated on the application that they did not want to move while the damaged home was being repaired. This made applicants ineligible for FEMA initial rental assistance. However, applicants may have found further damage to the home and now has to move.

- If you disagree with the finding, get in touch with FEMA. It might be you have to provide more information or some missing documentation. Call the FEMA Helpline at **800-621-3362** (TTY **800-462-7585**).

U.S. Small Business Administration

- The U.S. Small Business Administration Business Recovery Center in Lee County will convert to a Disaster Loan Outreach Center April 1. SBA representatives there can provide information about disaster loans, answer questions and assist homeowners, renters and businesses with completing SBA applications.

Southern Union State Community College
Technical Building 1, 1st Floor, Classroom 5
301 Lake Condy Road
Opelika, AL 36801
Hours: 8 a.m.-5 p.m. weekdays
Closed: Saturdays and Sundays

- After registering for disaster assistance, you may be referred to the SBA. In times of disasters, it offers low-interest loans for businesses, homeowners and renters. The SBA will contact disaster registrants on how to apply. There's no obligation to accept a loan, but you may miss out on the largest source of federal disaster recovery funds if you don't apply.
- FEMA refers to information provided on the SBA disaster loan application to determine if you might be eligible for further assistance, whether you want a loan or not.
- Information about low-interest SBA disaster loans and application forms are available online at SBA.gov/disaster. You may also call **800-659-2955** or email DisasterCustomerService@sba.gov. If you use TTY, call **800-877-8339**.

Disaster Unemployment Assistance

- Lee County residents or those who worked there and became unemployed due to severe weather March 3 may be eligible for assistance under the Disaster Unemployment Assistance program.
- Eligible applicants include those who no longer have a job, are unable to reach their place of employment or were scheduled to start work in the Lee County and the job no longer exists; those who became the breadwinner or major support of the family because the head of household died; or those who cannot work because of an injury that incurred during the disaster. These circumstances must be a direct result of the storms. Self-employed individuals must provide a copy of their 2018 income tax records.
- Claims can be filed through the Department of Labor's website at www.labor.alabama.gov or by calling 1-866-234-5382. The deadline to file a DUA claim for Lee County is April 5, 2019.

Disaster Legal Services

- Provides free, confidential legal services adequate to meet disaster-related needs for low-income individuals.
- Types of disaster legal assistance:
 - Help with insurance claims for doctor /hospital bills, loss of property, loss of life, etc.;
 - Drawing up new wills and other legal papers lost in the disaster;
 - Help with repair contracts and contractors;
 - Survivors who suffered damage in Lee County and are unable to afford a lawyer may call 1-800-354-6154 for legal assistance.
 - Survivors from other counties may call Alabama Legal Services at 1-866-456-4995.

Disaster Survivor Assistance Teams

- Disaster Survivor Assistance teams are canvassing affected areas of Lee County to help survivors apply for disaster assistance and connect them with recovery resources. Team members always have official ID. If you don't see an official badge, ask to see one.

Donations and Volunteering

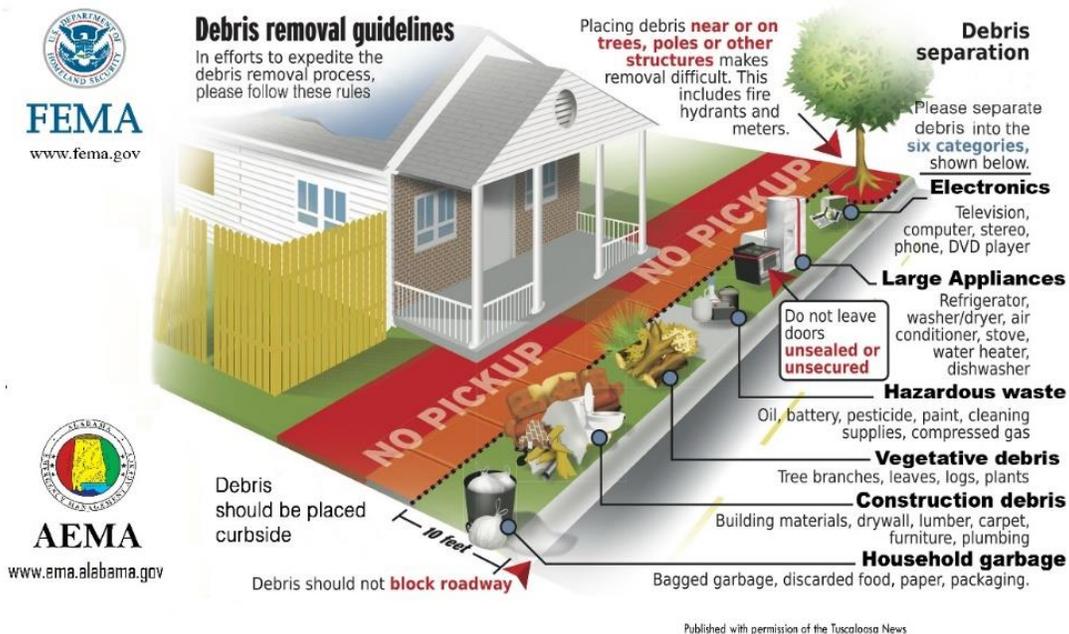
- **Send financial donations by check or money order to:** United Way of Lee County, P.O. Box 3075, Auburn, AL 36831.
- Dial 2-1-1, text 888-421-1266, or visit 211ConnectsAlabama.org to be matched with resources in your area.

Fraud/Scams

- Fraud and scams don't happen only at the beginning of the response to the disaster when people might be more vulnerable. They can happen anytime. It is important to know that FEMA does not endorse any commercial businesses, products or services.
- Know common tactics used by these criminals, such as phone calls from people claiming to work for FEMA. The caller might ask for a disaster survivor's Social Security number and income or banking information. Giving out this type of information can help an unscrupulous person make a false claim for assistance or commit identity theft.
 - **Avoiding fraudulent building contractors**
 - Homeowners should ask local contractors for references before starting projects.
 - Consider how much you can afford to spend in upfront costs if a contractor asks for money in advance.
 - Check with the [Alabama Attorney General's Office](#) to see if there are complaints against a company or contractor.
 - A good best practice is to request contractors detail the job to be done with guarantees in writing.
- Report disaster fraud or scams to the FEMA Fraud Branch at 1-866-223-0814, fax 1-202-212-4926, or email FEMA-OCSO-Tipline@fema.dhs.gov. You can also send information to:

FEMA Fraud
400 C Street S.W. Mail Stop 3005
Washington, D.C. 20472-3005

Clearing Debris



- Observe local ordinances when clearing debris. Sorting debris can help local officials clear debris more quickly.

IRS Tax Relief

- The IRS is offering relief to Lee County residents. The relief postpones various tax-filing and payment deadlines that occurred starting March 3, 2019. Affected individuals and businesses have until July 31, 2019, to file returns and pay any taxes that were originally due during this period. This includes individual income tax returns and payments normally due April 15, 2019.
- Eligible taxpayers have until July 31, 2019, to make 2018 IRA contributions.

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