

# Georgia Tropical Storm Debby and Hurricane Helene Recovery

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## Key Messages

- Survivors have less than three weeks left to apply for federal assistance. The deadline to apply for assistance for both Tropical Storm Debby and Hurricane Helene is **February 7, 2025**.
  - Even after the application deadline, FEMA will remain in Georgia to ensure applicants receive the assistance they are eligible for.
- Disaster Legal Assistance may be able to help if you disagree with your insurance settlement. Call the hotline at **1-866-584-8027 or 1-404-527-8793** to access this assistance.
- **Rental Assistance** is available for survivors of Tropical Storm Debby or Hurricane Helene who couldn't return to their home after the storms.
  - For survivors who received Displacement Assistance, contact FEMA to request Rental Assistance if you still have a housing need after 14 days.
- After Georgians apply for FEMA assistance following Hurricane Helene, a home inspection may be necessary to help determine if an applicant is eligible for various types of assistance. Due to the number of counties impacted by the hurricane and the number of homes needing inspections, it may take time for an inspection to be scheduled.
  - Inspectors will make an appointment with the applicant before coming. They will already have the applicant's FEMA application number. They carry photo identification and will show it to the applicant.

## By the Numbers

- **FEMA** has approved more than **\$283.9 million** in **housing and other types of assistance** and approved more than **200,000** applications for Georgia households for Hurricane Helene, and more than **\$8.1 million** for more than



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**2,500** households for Tropical Storm Debby.

- **\$257.7 million** in **FEMA Public Assistance** funding obligated to support community recovery.

## Disaster Recovery Center Locations

- Disaster Recovery Centers (DRCs) are open where people can apply for FEMA assistance and meet in-person with representatives from FEMA, state, local and other federal agencies, and voluntary organizations. You can find locations and hours at [fema.gov/drc](https://fema.gov/drc).

<b>Open Monday – Saturday from 8 a.m. – 6 p.m.</b> (except Fulton County center, Monday – Friday from 10 a.m. – 5:30 p.m.)	
<b>Appling County</b>  Appling County Center 83 S. Oak St.  Baxley, GA 31513	<b>Coffee County</b>  The Atrium 114 N. Peterson Avenue  Douglas, GA 31533
<b>Emanuel County</b>  Southeastern Technical College  Special Programs Bldg.  346 Kite Road, Building 1  Swainsboro, GA 30401	<b>Fulton County</b>  Evelyn G Lowery Library at Cascade 3665 Cascade Road SW Atlanta, GA 30331  <b>Closing</b> <b>permanently 5:30</b> <b>p.m. Friday, Feb. 7</b>



<b>Jefferson County</b>  National Guard Bid-EOC  1841 Hwy. 24 West  Louisville, GA 30434		<b>Lowndes County</b>  Valdosta State University Foundation, Inc.  901 N. Patterson St.  Valdosta, GA 31601
<b>McDuffie County</b> Thomson Depot Railroad Street  Thomson, GA 30824	111	<b>Richmond County</b>  Hub for Community Innovation  631 Chafee Avenue  Augusta, GA 30904

## Understanding Your FEMA Eligibility Letter

If you applied for FEMA assistance after Tropical Storm Debby and/or Hurricane Helene, you will receive an eligibility letter from FEMA in the mail or by email.

The letter will explain your application status and how to respond. It is important to read the letter carefully because it will include the amount of any assistance FEMA may provide and information on the appropriate use of disaster assistance funds.

## Stay in Touch with FEMA

After you apply for federal disaster assistance, it is important that FEMA be able to contact you. Phone calls from FEMA may come from unidentified or out of area numbers.

If there are changes in your phone number, current address, banking, or insurance information, please let FEMA know as soon as possible.



1. FEMA may need to call some survivors for more information or to continue processing their application for assistance after Tropical Storm Debby, Aug. 4-20, 2024, or Hurricane Helene, Sept. 24-Oct. 30, 2024.

## Disaster Assistance

FEMA assistance does not replace insurance and cannot restore your home to its pre-disaster condition. But FEMA may be able to provide help for uninsured or underinsured costs. File your insurance claim, then apply to FEMA. FEMA's disaster assistance offers [new benefits](#) that provide flexible funding directly to survivors.

## Other Needs Assistance

You may receive money for other disaster-caused necessary expenses. These funds count toward the maximum amount of financial assistance an applicant may receive for Other Needs Assistance. Assistance may include money for emergency supplies like food, water and baby formula, funds to help pay for a temporary place to stay and to make your home safe to live in may also be available.

Each situation is unique, and every household has different needs. For more on the types of assistance that may be available, visit: [fema.gov](https://www.fema.gov).

## Disaster Legal Assistance

Free legal counseling, assistance and/or referrals are available to survivors as they recover from Tropical Storm Debby and Hurricane Helene. Call the hotline at **1-866-584-8027 or 1-404-527-8793** to access this assistance.

## Disaster Unemployment Assistance

Georgians who were affected by Tropical Storm Debby or Hurricane Helene may be eligible for Disaster Unemployment Assistance (DUA) to help compensate for income lost as a direct result of the storm. The deadline to apply is to **Feb. 7, 2025**. Apply or find more details at [dol.georgia.gov](https://dol.georgia.gov) or call 1-877-709-8185.



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## Small Business Administration (SBA) Low-Interest Disaster Loans

The SBA offers low-interest disaster loans for homeowners, renters, businesses, and nonprofit organizations. The deadline to apply is **Feb. 7, 2025**. Apply online at [SBA.gov/disaster](https://www.sba.gov/disaster), by calling the SBA's Customer Service Center at 800-659-2955 or by visiting a Business Recovery Center.

### SBA Locations

- **Coffee County Business Recovery Center** | Nicholls City Hall | 707 Van Street Highway, Nicholls, GA 31554 | Monday - Friday: 9 a.m. to 6 p.m. | Saturday: 9 a.m. to 4 p.m. | Sunday: Closed.
- **Savannah Entrepreneurial Center** | 801 E. Gwinnett Street, Savannah, GA 31404 | Monday – Friday, 8 a.m. to 5 p.m. | Saturday: 10 a.m. to 4 p.m. | Sunday: Closed.
- **McIntosh County Business Recovery Center** | Eulonia Fire Dept. | 15535 US Highway 17, Townsend, GA 31331 | Monday – Friday, 8 a.m. to 5 p.m.
- Note, center locations may change. SBA will [issue a news release](#) to announce new locations. You can also locate open centers on [Locator Map - SBA DRC](#).

### Additional Federal Partner Assistance

- **Disaster Assistance Programs for Farmers, Ranchers:** The U.S. Department of Agriculture's Farm Service Agency offers Livestock Assistance, Farm Loans and help for farmland damage and crop losses. Visit [Disaster Assistance Programs \(usda.gov\)](#) to learn more.
- **Emergency Prescription Assistance for Uninsured Georgians:** Georgians without health insurance can replace prescription medication or certain medical equipment damaged by Hurricane Helene through the Emergency Prescription Assistance Program (EPAP). This program is in effect through March 25, 2025. Call the EPAP hotline, **855-793-7470 (TTY 1-800-876-1089)**, or visit the [EPAP website to learn more](#).
- **Foreclosure and Mortgage Payment Relief:** The U.S. Department of Housing and Urban Development (HUD) has assistance for people with FHA-insured mortgages. People can call **1-800-225-5342** or visit [hud.gov](https://www.hud.gov) to learn more.



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# Protect Yourself During Recovery

## Permits Are Needed Before Rebuilding

Residents are reminded that if their home, business, or other structure was damaged by Tropical Storm Debby or Hurricane Helene, every part of a building requires a permit before rebuilding. A permit may also be needed for demolition.

## Receive Information from Official Sources

Learn more about official information regarding FEMA disaster assistance at: [Hurricane Helene: Rumor Response | FEMA.gov](#).

## Be Alert for Fraud and Identity Theft After Tropical Storm Debby and Hurricane Helene

Survivors of the recent Georgia disasters should be aware that con artists may try to obtain money or steal personal information through fraud or identity theft.

All FEMA staff and housing inspectors carry official identification with photo IDs. A FEMA inspector will never ask for your registration number. They already have it in their records. FEMA inspectors never require banking or other personal information such as a Social Security number.

## Be Aware of Proper Debris Handling

Separate debris for collection as instructed by local officials. Make sure to document any property damage with photos and receipts.

Be careful during clean up. Wear protective clothing, use appropriate face coverings or masks if cleaning mold or other debris.

## Additional Resources

### Donations and Volunteering

Donations or volunteering is organized by the [Georgia Emergency Management and Homeland Security Agency](#) to help communities recover.



## Red Cross

1-800-Red Cross or [Get Help | Emergency Preparedness | Red Cross](#)

*For the latest information about Georgia's recovery, visit [fema.gov/helene/georgia](https://fema.gov/helene/georgia) and [fema.gov/disaster/4821](https://fema.gov/disaster/4821). Follow FEMA on X at [x.com/femaregion4](https://x.com/femaregion4) or follow FEMA on social media at: [FEMA Blog](#) on [fema.gov](https://fema.gov), [@FEMA](#) or [@FEMAEspanol](#) on X, [FEMA](#) or [FEMA Espanol](#) on Facebook, [@FEMA on Instagram](#), and via [FEMA YouTube channel](#). Also, follow Administrator Deanne Criswell on Twitter [@FEMA\\_Deanne](#).*



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