

PUBLIC NOTICE

The Federal Emergency Management Agency (FEMA) hereby gives notice to the public of its intent to reimburse eligible applicants for eligible costs to repair or replace facilities damaged by Hurricane Matthew occurring October 4 through October 16, 2016. This notice applies to the Public Assistance (PA), Individual Assistance (IA), and Hazard Mitigation Grant (HMGP) programs implemented under the authority of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. §§ 5121-5207.

Under a major disaster declaration FEMA-4284-DR-GA signed by the President on October 8, 2016 (and amended on October 15, 2016, October 17, 2016, and October 20, 2016), the following counties have been designated adversely affected by the disaster and eligible for IA: Bryan, Bulloch, Chatham, Effingham, Evans, Glynn, Liberty, Long, McIntosh, and Wayne; and for PA, Categories A-G: Brantley, Bryan, Bulloch, Camden, Candler, Chatham, Effingham, Emanuel, Evans, Glynn, Jenkins, Liberty, Long, McIntosh, Pierce, Screven, Tattnall, Toombs, and Wayne.

Additional counties may be designated at a later date without further public notice. The Hazard Mitigation Grant Program (HMGP) is available statewide.

This public notice concerns activities that may affect historic properties, activities that are located in or affect wetland areas or the 100-year floodplain, and critical actions within the 500-year floodplain. Such activities may adversely affect the historic property and floodplain or wetland, or may result in continuing vulnerability to flood damage.

Presidential Executive Orders 11988 and 11990 require that all federal actions in or affecting the floodplain or wetlands be reviewed for opportunities to relocate and evaluated for social, economic, historic, environmental, legal, and safety considerations. Where there is no opportunity to relocate, FEMA is required to undertake a detailed review to determine what measures may be taken to minimize future damages. The public is invited to participate in the process of identifying alternatives and analyzing their impacts.

FEMA has determined that for certain types of facilities there are normally no alternatives to restoration in the floodplain or wetland. These are facilities that meet all of the following criteria: 1) FEMA's estimate of the cost of repairs is less than 50% of the cost to replace the entire facility and is less than \$100,000; 2) the facility is not located in a floodway; 3) the facility has not sustained major structural damage in a previous Presidentially declared flooding disaster or emergency; and 4) the facility is not critical (e.g., the facility is not a hospital, generating plant, emergency operations center, or a facility that contains dangerous materials). FEMA intends to provide assistance for the restoration of these facilities to their pre-disaster condition, except that certain measures to mitigate the effect of future flooding or other hazards may be included in the work. For example, a bridge or culvert restoration may include a larger waterway opening to decrease the risk of future washouts.

For routine activities, this will be the only public notice provided. Other activities and those involving facilities that do not meet the four criteria are required to undergo more detailed review, including study of alternate locations. Subsequent public notices regarding such projects will be published if necessary, as more specific information becomes available.

In many cases, an applicant may have started facility restoration before federal involvement. Even if the facility must undergo detailed review and analysis of alternate locations, FEMA will fund eligible restoration at the original location if the facility is functionally dependent on its floodplain location (e.g., bridges and flood control facilities), or the project facilitates an open space use, or the facility is an integral part of a larger network that is impractical or uneconomical to relocate, such as a road. In such cases, FEMA must also examine the possible effects of not restoring the facility, minimizing floodplain or wetland impacts, and determining both that an overriding public need for the facility clearly outweighs the Executive Order requirements to avoid the floodplain or wetland, and that the site is the only practicable alternative. The State of Georgia and local officials will confirm to FEMA that proposed actions comply with all applicable state and local floodplain management and wetland protection requirements.

FEMA intends to provide IA program funding for disaster-related emergency housing. These actions may adversely affect a floodplain or wetland, or may result in continuing vulnerability to floods. These actions may include repair, restoration, or construction of housing or private bridges, purchase and placement of travel trailers or manufactured housing units, or repair of structures as minimum protective measures. This will be the only public notice concerning these actions.

FEMA also intends to provide HMGP funding to the State of Georgia to mitigate future disaster damages. These projects may include construction of new facilities, modification of existing, undamaged facilities, relocation of facilities out of floodplains, demolition of structures, or other types of projects to mitigate future disaster damages. In the course of developing project proposals, subsequent public notices will be published if necessary as more specific information becomes available.

The National Historic Preservation Act requires federal agencies to take into account the effect of their undertakings on historic properties. Those actions or activities affecting buildings, structures, districts or objects 50 years or older or that affect archeological sites or undisturbed ground will require further review to determine if the property is eligible for listing in the National Register of Historic Places (Register). If the property is determined to be eligible for the Register and FEMA's undertaking will adversely affect it, FEMA will provide additional public notices. For historic properties not adversely affected by FEMA's undertaking, this will be the only public notice.

The Rehabilitation Act of 1973 protects the civil rights of persons with disabilities. It prohibits discrimination on the basis of disability by the federal government, federal contractors, and by recipients of federal financial assistance. Any recipient or sub-recipient of federal funds is required to make their programs accessible to individuals with disabilities. Its protections apply to all programs and businesses that receive any federal funds. This applies to all elements of physical/architectural, programmatic and communication accessibility in all services and activities conducted by or funded by FEMA. FEMA intends to comply with the Rehabilitation Act in all federally conducted and assisted programs in alignment with the principals of whole community inclusion and universal accessibility.

As noted, this may be the only public notice regarding the above-described actions under the PA, IA, and HMGP programs. Interested persons may obtain information about these actions or a specific project by writing to the U.S. Department of Homeland Security, Federal Emergency Management Agency – Region IV - EHP, 3003 Chamblee Tucker Rd – Office #255, Atlanta, GA 30341-4112 or by calling 678-218-2120. Comments should be sent in writing at the above address within 15 days of the date of this notice.



HURRICANE MATTHEW GET RECOVERY ASSISTANCE



SBA Low-Interest Federal Loans for Disaster-Related Damages

HOMEOWNERS: Up to \$200,000 for Primary Residence

HOMEOWNERS/RENTERS: Up to \$40,000 for Personal Property

Interest rates as low as 1.563%

Repayment terms up to 30 years

APPLY NOW!!!

FIRST STEP Register with FEMA at www.DisasterAssistance.gov or (800) 621-3362

SBA Offers 3 Ways to Apply for a Disaster Loan:

ONLINE: <https://disasterloan.sba.gov/ela>

IN-PERSON: Visit a temporary disaster recovery center (call FEMA or SBA for locations)

MAIL: Call (800) 659-2955 to have an application mailed to you

For more information: (800) 659-2955 (800-877-8339 for the deaf and hard of hearing) or www.sba.gov

Note: Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.



U.S. Small Business Administration

HURACÁN MATTHEW OBTENGA ASISTENCIA PARA LA RECUPERACIÓN



Préstamos federales de bajo interés de SBA para daños relacionados al desastre

DUEÑOS DE HOGAR :

Hasta \$200,000 para residencia primaria

DUEÑOS DE HOGAR / ARRENDADORES : Hasta \$40,000 para propiedad personal

Tasa de Interés tan bajo como 1.563%

Términos de repago hasta 30 años

¡¡ SOLICITE AHORA !!

PRIMER PASO Regístrese con FEMA visitando www.DisasterAssistance.gov o
(800) 621-3362

SBA Ofrece 3 maneras de solicitar para un préstamo de desastre:

EN LINEA: <https://disasterloan.sba.gov/ela>

EN-PERSONA: Visite un centro temporal de recuperación de desastre *

* (llame a FEMA o SBA para la ubicación)

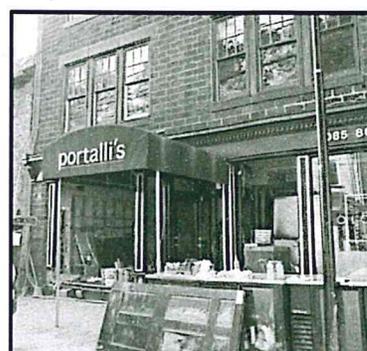
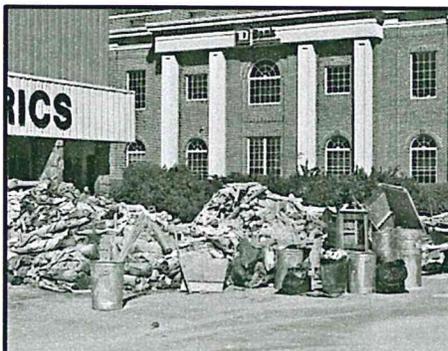
POR CORREO: Llame al(800) 659-2955 para que le enviemos una solicitud a usted

Para mas información: (800) 659-2955 (800-877-8339 para los sordos o con problemas de audición) o
www.sba.gov

Nota: Los solicitantes deben de verificar con las agencias u organizaciones que administran cualquiera subvención u otro programa de asistencia relacionado a ésta declaración para determinar como una aprobación de un préstamo de desastre de SBA puede afectar su elegibilidad.



HURRICANE MATTHEW GET RECOVERY ASSISTANCE



Businesses of All Sizes Can Apply for SBA Disaster Loans

PHYSICAL DAMAGES: Up to **\$2 million** (Real Estate, Inventory, Equipment, etc.)

WORKING CAPITAL: Up to **\$2 million** (No physical damages necessary to qualify)

Interest rates as low as:

Terms up to 30 years

4 % Businesses

2.625 % NonProfit Organizations

APPLY NOW!!!

SBA Offers 3 Ways to Apply for a Disaster Loan:

ONLINE: <https://disasterloan.sba.gov/ela>

IN-PERSON: Visit a temporary disaster recovery center (call for locations)

MAIL: Call (800) 659-2955 to have an application mailed to you

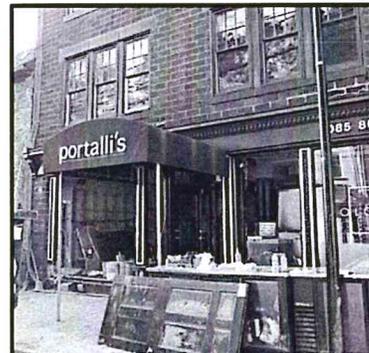
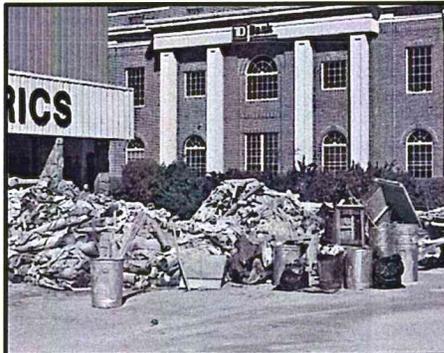
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Note: Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.



U.S. Small Business Administration

HURACÁN MATTHEW OBTENGA ASISTENCIA PARA LA RECUPERACIÓN



Negocios de todos tamaños pueden solicitar préstamos de desastre de SBA

DAÑOS FÍSICOS: Hasta \$2 millones (Bienes Inmobiliarios, Inventario, Equipo, etc.)

CAPITAL DE TRABAJO : Hasta \$2 millones (No es necesario tener daño físico para calificar)

Tasa de Interés tan bajo como 1.56% : Términos de repago hasta 30 años

4 % Negocios

2.625 % Organizaciones sin fines de lucro

¡¡¡SOLICITE AHORA!!!

SBA Ofrece 3 maneras de solicitar un préstamo de desastre:

EN LÍNEA: <https://disasterloan.sba.gov/ela>

EN PERSONA: Visite un centro temporal de recuperación de desastre *
*(llame a FEMA o SBA para la ubicación)

POR CORREO: Llame(800) 659-2955 para que le enviemos una solicitud a usted

Para más información: (800) 659-2955 (800-877-8339 para los sordos o con problemas de audición) o www.sba.gov

Nota: Los solicitantes deben verificar con las agencias u organizaciones que administran cualquiera subvención u otro programa de asistencia relacionado a ésta declaración para determinar como una aprobacióde un préstamo de desastre de SBA puede afectar su elegibilidad.



U. S. SMALL BUSINESS ADMINISTRATION FACT SHEET - DISASTER LOANS

GEORGIA Declaration 14923 & 14924

(Disaster: GA-00081)

Incident: HURRICANE MATTHEW

occurring: October 4 - 15, 2016

Application Filing Deadlines:

Physical Damage: December 16, 2016 Economic Injury: July 17, 2017

If you are located in a declared disaster area, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA).

What Types of Disaster Loans are Available?

- Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- Economic Injury Disaster Loans (EIDL) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

What are the Credit Requirements?

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay all loans.
- Collateral – Collateral is required for physical loss loans over \$25,000 and all EIDL loans over \$25,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

What are the Interest Rates?

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

	No Credit Available Elsewhere	Credit Available Elsewhere
Business Loans	4.000%	6.250%
Non-Profit Organization Loans	2.625%	2.625%
Economic Injury Loans		
Businesses and Small Agricultural Cooperatives	4.000%	N/A
Non-Profit Organizations	2.625%	N/A
Home Loans	1.563%	3.125%

What are Loan Terms?

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

What are the Loan Amount Limits?

- Business Loans – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.

- **Economic Injury Disaster Loans (EIDL)** – The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration.
- **Business Loan Ceiling** – The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.
- **Home Loans** – SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

What Restrictions are there on Loan Eligibility?

- **Uninsured Losses** – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
- **Ineligible Property** – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- **Noncompliance** – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.

Note: Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

Is There Help with Funding Mitigation Improvements?

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, safe rooms, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of total amount of physical damage to real property, including leasehold improvements, and personal property as verified by SBA to a maximum of \$200,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

Is There Help Available for Refinancing?

- SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property or 50% or more of the value of the structure), and (3) intends to repair the damage.
- **Businesses** – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.
- **Homes** – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, up to the amount of the loan for real estate repair or replacement.

What if I Decide to Relocate?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

Are There Insurance Requirements for Loans?

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

For more information, contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's Web site at <http://www.sba.gov/disaster>. Deaf and hard-of-hearing individuals may call (800) 877-8339. Applicants may also apply online using the Electronic Loan Application (ELA) via SBA's secure Web site at <https://disasterloan.sba.gov/ela>.

The Three Step Process: Disaster Loans



About Disaster Loans

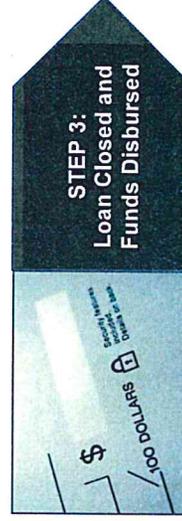
The U. S. Small Business Administration (SBA) provides low-interest, long-term disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters to repair or replace uninsured/underinsured disaster damaged property. SBA disaster loans offer an affordable way for individuals and businesses to recover from declared disasters.



- Apply: 1) online; 2) in-person at a disaster center; or 3) by mail.
- Apply online at the SBA's secure website <https://disasterloan.sba.gov/ela>.
- As a business of any size, you may borrow up to \$2 million for physical damage.
- As a small business, small agricultural cooperative, small business engaged in aquaculture, or private non-profit organization you may borrow up to \$2 million for Economic Injury.
- As a small business, you may apply for a maximum business loan (physical and EIDL) of \$2 million.
- As a homeowner you may borrow up to \$200,000 to repair/replace your disaster damaged primary residence.
- As a homeowner or renter, you may borrow up to \$40,000 to repair/replace damaged personal property.



- SBA reviews your credit before conducting an onsite inspection to verify your losses.
- An SBA verifier inspects your disaster damaged property to estimate your total physical losses.
- A loan officer will determine your eligibility during processing, after reviewing any insurance or other recoveries. SBA can make a loan while your insurance recovery is pending.
- A loan officer works with you to provide all the necessary information needed to reach a loan determination. Our goal is to arrive at a decision on your application in 2-3 weeks.
- A loan officer will contact you to discuss the loan recommendation and your next steps. You will also be advised in writing of all loan decisions.



- SBA will prepare and send your Loan Closing Documents to you for your signature.
- Once we receive your signed Loan Closing Documents, an initial disbursement will be made to you within 5 days:
 - Physical damage:
 - \$25,000
 - \$25,000
 - Economic injury (working capital):
 - \$25,000
- A case manager will be assigned to work with you to help you meet all loan conditions. They will also schedule subsequent disbursements until you receive the full loan amount.
- Your loan may be adjusted after closing due to your changing circumstances, such as increasing the loan for unexpected repair costs or reducing the loan due to additional insurance proceeds.

Required Documentation

The following documents are required to process your application and reach a loan decision. Your Loan Officer and Case Manager will assist you to ensure that you submit the proper documentation.

BUSINESSES	HOMEOWNERS AND RENTERS
<ul style="list-style-type: none"> • Business Loan Application (SBA Form 5) completed and signed by business applicant. • IRS Form 4506-T completed and signed by Applicant business, each principal owning 20% or more of the applicant business, each general partner or managing member and, for any owner who has a 50 percent or more ownership in an affiliate business. (Affiliates include business parent, subsidiaries, and/or businesses with common ownership or management). • Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business; an explanation if not available. • Personal Financial Statement (SBA Form 413) completed, signed and dated by the applicant (if a sole proprietorship), each principal owning 20% or more of the applicant business, each general partner or managing member. • Schedule of Liabilities listing all fixed debts (SBA Form 2202 may be used). <p>ADDITIONAL INFORMATION THAT MAY BE NECESSARY TO PROCESS YOUR APPLICATION:</p> <ul style="list-style-type: none"> • Complete copies, including all schedules, of the most recent Federal income tax returns for each principal owning 20% or more of the applicant business, each general partner or managing member, and each affiliate when any owner has a 50% or more ownership in the affiliate business. Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management. • If the most recent Federal income tax return has not been filed, a year-end profit and loss statement and balance sheet for that tax year. • A current year-to-date profit and loss statement. • Additional Filing Requirements (SBA Form 1368) providing monthly sales figures. 	<ul style="list-style-type: none"> • Home Loan Application (SBA Form 5c) completed and signed by Applicant and Co-Applicant. • IRS Form 4506-T completed and signed by Applicant and Co-Applicant. <div data-bbox="659 470 740 680" data-label="Image"> </div> <p data-bbox="777 340 813 808">https://disasterloan.sba.gov/ela</p> <div data-bbox="870 520 1008 621" data-label="Image"> </div> <p data-bbox="1053 289 1089 854"><u>1-800-659-2955 (TTY: 1-800-877-8339)</u></p>