

DR-4563-AL Hurricane Sally

This joint AlabamaEMA/FEMA Advisory includes information on state and federal resources available to help Alabama businesses and employees recover from Hurricane Sally. To **subscribe** to DR-4563-AL ESF-15 Private Sector Advisories [click here](#) – to **unsubscribe** [click here](#).

Homeowners/Renters Can Apply for SBA Disaster Assistance Loans

Alabama residents who have applied for FEMA disaster assistance and do not complete a U.S. Small Business Administration (SBA) loan application could be throwing money away. The SBA offers affordable financial help to homeowners and renters in Baldwin, Escambia and Mobile counties affected by Hurricane Sally. You don't need to own a business to request assistance.

SBA provides help in the form of low-interest, long-term loans for losses not fully covered by insurance or other means. If you are approved for an SBA loan, you do not have to accept it. You may borrow up to \$200,000 to repair or replace your primary home to its pre-disaster condition, but you cannot use the loan to upgrade or add on to the home unless required by building code. Second homes and vacation properties are not eligible, although certain rental properties may qualify for an SBA business disaster loan.

Homeowners and renters may also be able to borrow up to \$40,000 to replace damaged or destroyed personal property, such as clothing, furniture, appliances or cars.

After you have registered with FEMA, you can apply for an SBA disaster loan online using the SBA's [Disaster Loan Application](#). You can also mail your application to SBA: Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, Texas 76155.

[Read more](#)

Repair Fraud, Price Gouging on the Rise in Sally's Wake

FEMA and state and county officials are warning Alabama consumers to be on guard for home repair scams and price gouging. Coastal survivors of last month's Hurricane Sally are prime targets for scammers pedaling fraudulent post-storm clean-up and rebuilding schemes or offering legitimate services at highly inflated prices.

The [Alabama Home Builders Licensure Board \(HBLB\)](#) and [Alabama Attorney General's Office](#) offer this advice:

- Ask if a business or worker is licensed. The HBLB license is a credit card-sized license – a sample is listed on HBLB's website. You may check on a builder's license status by calling **800-304-0853**, or by visiting www.hblb.alabama.gov.
- Ask for and check references, especially if the builder makes unsolicited contact with you or is from out-of-town.
- Make sure quotes and contracts are in writing. Under state law, licensed homebuilders must use a written contract. Make sure it includes the contractor's full name, address, telephone number, a description of the work to be performed, starting and estimated completion dates, and the total cost of the job.
- Be wary of contractors asking for substantial payments in advance.
- Ask for proof of insurance, including workers' compensation and general liability.



FEMA

“You may report concerns of alleged fraud or price gouging to my office for investigation,” says Alabama Attorney General Steve Marshall. You can file a complaint online at www.alabamaag.gov and look for the “consumer complaint” link. Or call the Attorney General’s Consumer Interest Division 800-393-5658.

For information about home repair licensing and potential fraud, contact the Home Builders Licensure Board, 445 Herron Street, Montgomery, Alabama 36104, 334-242-2230 or 1-800-304-0853 or www.hblb.alabama.gov.

If you were impacted by Hurricane Sally last month, and you live in Baldwin, Escambia or Mobile county, and have not yet registered with FEMA and have not applied for federal assistance, do it right away. It’s easy to do:

- Do it online by logging onto DisasterAssistance.gov;
- Get FEMA app. Visit: fema.gov/mobile-app or your phone’s app store, or
- Call **800-621-3362 (TTY 800-462-7585)**. Multilingual operators are available. The toll-free lines are **open daily 6 a.m. to midnight** (Central Time).

###

If you have been impacted by Hurricane Sally in Alabama, **dial 211** for help with some unmet needs including clean-up supplies. Text **888-421-1266** or chat via www.211connectsalabama.org for resources and assistance.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

Weather the Storm: Download the FEMA App today



The U.S. Small Business Administration is the federal government’s primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private nonprofit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. For more information, applicants may contact SBA’s Disaster Assistance Customer Service Center at 800-659-2955. TTY users may also call 800-877-8339. Applicants may also email disastercustomerservice@sba.gov or visit SBA at www.SBA.gov/disaster.

Follow Us

- For the latest information on Hurricane Sally, visit <https://www.fema.gov/disaster/4563>.
- Follow AlabamaEMA on social media on Twitter [@AlabamaEMA](https://twitter.com/AlabamaEMA); on [AlabamaEMA Facebook page](#) or [AlabamaEMA Espanol page](#), and at YouTube channel [AlabamaEMATV](#).
- Follow FEMA on social media on Twitter [@FEMA](https://twitter.com/FEMA) or [@FEMAEspanol](https://twitter.com/FEMAEspanol); on [FEMA Facebook page](#) or [FEMA Espanol page](#), and at [FEMA YouTube channel](#).

AlabamaEMA Mission

To support our citizens, strengthen our communities, and build a culture of preparedness through a comprehensive Emergency Management (EM) program.

FEMA Mission

Helping people before, during, and after disasters.

Contact Us

AL Private Sector Coordination Group: pscg@ema.alabama.gov
FEMA ESF-15 Private Sector: susan.langhoff@fema.dhs.gov