

Daily Fact Sheet - Alabama

Hurricane Sally, DR-4563, Day 23

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Top Line Messages

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.



FEMA



- Be wary of contractors asking for substantial payments in advance.
- Ask for proof of insurance, including workers' compensation and general liability.

“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)**.

Individual Assistance Status by the Numbers

Registration Period Ends on 11/19/2020.

Table 1: IA By the Numbers Status as of COB 10/11/2020

Registrations in Designated Counties: Baldwin, Escambia, Mobile	Housing Assistance (HA) Approved \$ Amount	Other Needs Assistance (ONA) Approved \$ Amount	Individuals & Households (IHP) Approved \$ Amount	Housing Inspections (Issued/Completed)
54,138	\$22,982,712	\$8,375,625	\$31,358,338	18,976 / 17,691

National Flood Insurance Program (NFIP) Claims

National Flood Insurance Policy (NFIP) Claims for Baldwin, Escambia and Mobile counties.

Table 2: Claims on residential, commercial, and other dwellings as of COB 10/9/2020

County	Total Claims	Open Claims	Closed without Payment	Total & Percentage of Claims Closed	Total Advance Payments	Paid on All Claims	Average Paid on Closed Claim
Baldwin	2,828	2,352	288	476 (17%)	\$6,267,000	\$10,494,000	\$19,300
Escambia	36	12	24	24 (67%)	\$30,000	\$30,000	\$0
Mobile	130	98	27	32 (25%)	\$2,000	\$32,000	\$5,326
Non-IA Designated Counties	71	59	7	12 (14%)	\$206,000	\$232,000	\$5,259
Total	3,065	2,521	346	544 (18%)	\$6,215,000	\$9,914,000	\$18,592

U.S. Small Business Administration (SBA)

Baldwin, Escambia and Mobile counties.

Table 3: SBA Loan Activity as of COB 10/11/2020

	Home Loans	Business Loans	EIDL Economic Injury Loans	TOTALS
Applications Received	3,692	435	139	4,266
Applications Approved	749	9	6	764
Dollars Approved	\$30,251,700	\$473,800	\$171,300	\$30,896,800

Stuff Every Survivor Needs to Know

- **Next to insurance**, the SBA serves as the federal government’s primary source of money for the long-term rebuilding of disaster-damaged private property. After you register with FEMA, you may receive an SBA loan application. Complete and submit it as soon as possible. If you don’t qualify for a **loan**, you may then be referred back to FEMA to be considered for Other Needs Assistance—such as a **grant** to help pay for the replacement of your flood-damaged vehicle.
- **Did You Know?** SBA regulations limit low-interest disaster home loans to \$200,000 for the repair or replacement of real estate and \$40,000 for repair or replacement of personal

property. Loan amounts cannot exceed the verified uninsured disaster loss.

- **FEMA cannot make you whole.** IHP may provide housing assistance and help for with other needs like rent, repairs and replacement of essential tools and appliances. FEMA assistance will not restore survivors to their pre-disaster living conditions. Our mission is to make sure survivors have a safe, sanitary and secure place to live.
- **Individual Assistance provides financial assistance and direct services** to eligible individuals and households who have uninsured and underinsured necessary expenses and serious needs. The program is not a substitute for insurance and cannot pay for all losses caused by a disaster. It is intended to meet basic needs and help with your recovery.
- **Read that FEMA letter carefully!** Every homeowner and renter have the right to appeal FEMA's determination decision. The first step in appealing the decision is reading your determination letter carefully. Sometimes FEMA just needs additional information. There may be issues with your application that can be resolved quickly and easily, enabling you to receive assistance.
- **FEMA is doing its best** to see that every Alabama hurricane survivor receives every dollar of assistance for which they are eligible. But if you are not satisfied with the amount of the federal grant you received, or if you believe your application has been wrongfully determined to be ineligible, you can file an appeal.
- **Survivors who registered for disaster assistance** from FEMA are encouraged to “stay in touch” to resolve issues, get updates on their applications and provide new information. Applicants changing addresses, phone numbers or banking information should keep FEMA up to date by calling the FEMA Helpline at **800-621-3362**.
- **Know the facts; ignore the rumors.** In nearly every major disaster, rumors and misinformation find their way onto social networks and elsewhere. DR-4563-AL is no different. Survivors with questions about the recovery in Alabama should be wary of what they may read or hear. Always ask for clarification from official sources. Get straight answers and plain facts by calling the FEMA Helpline at **800-621-3362**.

Additional State and FEMA Resources

- 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.
- Information on Alabama recovery and preparedness: visit [FEMA online](#)
- For the latest information on Hurricane Sally, visit <https://www.fema.gov/disaster/4563>
- FEMA Disaster Fraud Hotline: **866-720-5721**.

Follow FEMA on social media on Twitter [@FEMA](#) or [@FEMAEspanol](#); on [FEMA Facebook page](#) or [FEMA Espanol page](#), and at [FEMA YouTube channel](#). Also, follow Administrator Pete Gaynor on Twitter [@FEMA_Pete](#).