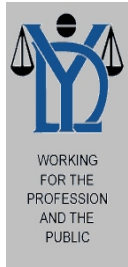


LEGAL ASSISTANCE FOR VICTIMS OF

# Natural Disasters

- ◆ *Free Legal Information*
- ◆ *Legal Service for People With Low Incomes*
- ◆ *Emergency Contact Information*



*prepared and issued as  
a public service by the*

**State Bar of Georgia  
Young Lawyers Division**

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The following are legal questions often asked by people affected by natural disasters (i.e., floods, tornadoes, hurricanes, ice storms, etc.) in Georgia:



***My house was damaged, and I cannot live in it. Do I need to continue paying my mortgage?***

***Ans.*** Your duty to pay your mortgage continues even if your house is damaged, and you are unable to live in it. You should check with your lender because many companies offer a grace period of several months to delay payments. *(Please note that interest may continue to accrue.)*

***What if I cannot pay my mortgage?***

***Ans.*** If you have received a written foreclosure notice as a result of disaster-related financial hardship, you may be eligible for Federal Emergency Management Agency (“FEMA”) monies to help with your mortgage payments.

Furthermore, if you have an income and want to keep your house, you may be able to file a Chapter 13 bankruptcy. In this type of bankruptcy, the homeowner proposes a plan of how he/she will make payments toward the regular mortgage and other living expenses, as well as a monthly amount towards the mortgage in arrears. If you think you may want to file a Chapter 13 bankruptcy, you should consult an attorney. *The telephone number for your local legal aid or service office is listed in this pamphlet (see Page 11 for further details).*



***I have flood insurance, but I was told that it would take some time for an adjuster to look at my home and then for me to be issued a check. Since my home is in need of extensive repairs and I may not be able to remain in my home until the repairs are completed, am I eligible for any type of assistance?***

***Ans.*** If you have flood insurance, you may be eligible for money towards living expenses while you cannot live in your home. Contact your insurance company for details. If you do not have flood insurance, you may be eligible for assistance under the Individual and Family Grant (“IFG”) program to pay for necessary repairs to essential parts of your home. You also may be eligible for temporary housing assistance from FEMA that would include help paying rent while your home is being repaired. To apply for IFG benefits and/or temporary housing assistance, call FEMA at 1-800-462-9029. In addition, try contacting your local emergency management agency (“EMA”), which may be of assistance to you (*see Page 14 for further details*).

Most insurance companies will only reimburse for reasonable costs of repair. Remember that your claim will only be approved to the extent that it does not exceed your policy limits. If you undertake repairs at an inflated price, you will unnecessarily reach your maximum policy limit very quickly. If prices quoted for repairs appear inflated, get another estimate and

obtain the insurance company’s agreement to the cost before undertaking repairs.

***What if the insurance company offers to settle?***

***Ans.*** You should consult a lawyer before signing any releases or waivers and before cashing any check from the insurance company which may be deemed full and final payment of your claim. Before you settle with the insurance company, be aware of the full extent of your damage and the full value of your claim. It may be important for you to get estimates or to actually have work completed before you agree to a specific cost figure.

***What if the insurance company denies any claim or offers less than I think I am entitled to receive?***

***Ans.*** You should demand that the insurance company give you its reason in writing for denying coverage or limiting your claim. Then, consult with an attorney. Most insurance policies require that you bring suit against the insurance company for failure to pay a claim within one year from the date of the occurrence of the damage. If you do not file suit in time, you may be prevented from receiving any reimbursement.

***What if my insurance does not cover all of the damages to my home or personal property?***

***Ans.*** You may be eligible for benefits under the FEMA program if you are unable to pay for repair or replacement of essential parts of your home or essential personal property.

You should keep all of your repair and replacement receipts and file your losses with the IRS on your income tax returns next year. For more information, contact FEMA at 1-800-462-9029.



***What should I do if I need home repairs?***

***Ans.*** You must protect yourself, your family, and your property. The following are things that you can do to accomplish this:

- If you need home repairs, get several estimates in writing from different contractors before signing anything.
- Prior to signing with any contractor for repairs, obtain names and addresses of previous customers, and check with them to see if they were satisfied with the contractor's work. Furthermore, check with the Better Business Bureau concerning any information it might have on the contractor's reputation.
- Find out if the contractor is licensed to do business in your community. Is the contractor bonded (insured against claims that might arise against him/her for improper repairs and/or acting in an unprofessional manner)? How long has the contractor been in business, i.e., several years or just since the disaster occurred?
- When you decide on a contractor to make your home repairs, make sure everything you discuss and agree upon is in writing. Be sure that you understand exactly what your contract provides for

and what it does not.

- All work to be completed by the contractor should be specifically written in the contract, outlining materials to be used (description of materials); work to be completed in each room; and equipment to be replaced, such as major type, model numbers, manufacturers of the equipment and appliances. Any warranties, guarantees, and promises the contractor makes should be in writing in your contract. You should also obtain copies of any manufacturer's warranties from your contractor.
- Never agree to pay the full contract price up front (before work is substantially completed and done properly). If a contractor is unwilling to make the repairs unless he/she is paid up front, then get another contractor, one who will accept payment in installments (the payment of a certain amount of the total price on set dates or in intervals, based on the amount of work completed).
- If the contractor's work must be inspected by your municipality to make sure it meets a code or ordinance, make final payment contingent upon the work passing that inspection.
- Make sure you understand your payment terms with the contractor and that the terms are written in the contract. If payments are to be made in

installments, be sure that the contract specifies the amounts to be paid, the dates for the installment payments, the work to be completed by those dates, and what will happen if the specified work is not completed by the installment dates.

If you give the contractor a security interest in your home, you are giving him the right to make a monetary claim against your home in the event that you do not pay him.

- Make sure the contract includes in writing a start date and a completion date, and what will happen if these dates are not met.
- Make sure that when the work is completed and you are ready to pay, that you obtain a lien waiver from your original contractor. If you live on your property and it has two units or less, a subcontractor can only place a lien on your property after giving you notice. You may then withhold the disputed amount from the contractor.



***What should I do if my apartment has been badly damaged but the landlord expects me to stay and pay full rent?***

***Ans.*** Talk to your landlord to see if the rent can be reduced until the apartment is repaired. Ask if the landlord will give you enough time to move to another place without having to pay any additional rent. In the alternative, request that the landlord allow you to move to another unit in the building that is livable. Your landlord has a duty to repair your apartment within a reasonable period of time, and your landlord may be liable if he/she fails to perform this duty. Unfortunately, you will still be responsible for rent, unless your lease provides otherwise. If you do not have a lease, you should notify your landlord immediately that you want to terminate your tenancy.

***If my apartment was destroyed, am I still obligated to pay rent?***

***Ans.*** You still will be responsible for rent, unless your lease provides otherwise. Ask if the landlord will give you enough time to move to another place without your having to pay any additional rent. In the alternative, request that the landlord allow you to move to another unit in the building that is livable. If you do not have a lease, you should notify your landlord immediately that you want to terminate your tenancy.

***What can I do if my personal property is damaged and I have no insurance?***


***Ans.*** If you do not have insurance and you are a renter, ask if your landlord has insurance to cover your belongings. If your losses are not covered by any insurance policy, you may be able to get IFG money for replacements of necessary items of personal property. You may apply for these benefits by calling FEMA at 1-800-462-9029. Furthermore, check with your local EMA, which may be able to direct you to other resources (*see Page 14 for further details*).

***How can I preserve my claims and protect my rights to repayment from insurance coverage?***

***Ans.*** If you have an insurance policy which you think may cover your damage, call your agent, broker, or insurance company as soon as possible. Report your loss, even if you are not sure that there is coverage or if you do not know if the claim will exceed the deductible. Make sure you write down the name of the person you speak with and the client number they will give you.

If you cannot get through to your insurance company by telephone, write them a letter telling them of your loss. Be sure to keep a copy of your letter. If you cannot find the insurance policy, contact your agent,

broker, or insurance company. If you do not know the name of your homeowner's insurance company, call your bank or mortgage holder. If you do not know the name of your car insurance company, call the Department of Motor Vehicles in Atlanta at (404) 362-6500. If you cannot stay in your home, make sure you give the insurance agent or representative your new address and telephone number.



*The Atlanta Legal Aid Society, Inc. and Georgia Legal Services, Inc. provide civil legal assistance for people living on low incomes. To find out if you are eligible to receive legal services through either of these organizations, please contact the office nearest you:*

**The Atlanta Legal Aid Society** provides free legal services to low-income people who live in metropolitan Atlanta and has offices in Cobb (770) 528-2565, Clayton (404) 366-0586, DeKalb (404) 377-0701, Fulton (404) 377-0701, Gwinnett (770) 822-8599, and South Fulton/Clayton (404) 669-0299.

**Georgia Legal Services** provides free legal services to low-income people who live in the 154 Georgia counties outside the five county Atlanta metropolitan area. Its offices are as follows:

Atlanta Central Office: (404) 206-5175 or (800) 498-9469

Albany Office: (229) 430-4261 or (800) 735-4271  
*Baker, Ben Hill, Calhoun, Clay, Crisp, Decatur, Dooly, Dougherty, Early, Grady, Miller, Mitchell, Quitman, Randolph, Seminole, Terrell, Turner, Wilcox, and Worth counties*

Augusta Office: (706) 721-2327 or (800) 248-6697  
*Burke, Columbia, Glascock, Jefferson, Jenkins, Lincoln, McDuffie, Richmond, Screven, Taliaferro, Warren, Washington, and Wilkes counties*

Columbus Office: (706) 649-7493 or (800) 533-3140  
*Chattahoochee, Harris, Lee, Macon, Marion, Meriwether, Muscogee, Pike, Schley, Stewart, Sumter, Talbot, Taylor, Troup, Upson, and Webster counties*

Dalton Office: (800) 822-5391  
*Catoosa, Chattooga, Dade, Murray, Walker, and Whitfield counties*

Gainesville Office: (770) 535-5717 or (800) 745-5717  
*Banks, Barrow, Cherokee, Clarke, Dawson, Elbert, Fannin, Forsyth, Franklin, Gilmer, Habersham, Hall, Hart, Jackson, Lumpkin,*

*Madison, Oconee, Oglethorpe, Pickens, Rabun,  
Stephens, Towns, Union, and White counties*

Macon Office: (478) 751-6261 or (800) 560-2855  
*Baldwin, Bibb, Bleckley, Butts, Crawford,  
Dodge, Hancock, Houston, Jasper,  
Johnson, Jones, Lamar, Laurens, Monroe,  
Montgomery, Peach, Pulaski, Putnam, Telfair,  
Trentlen, Twiggs, Wheeler, and Wilkinson  
counties*

Piedmont Office: (404) 894-7707 or (800) 822-5391  
*Bartow, Carroll, Coweta, Douglas,  
Fayette, Floyd, Gordon, Greene, Haralson,  
Heard, Henry, Morgan, Newton, Paulding, Polk,  
Rockdale, Spalding, and Walton counties*

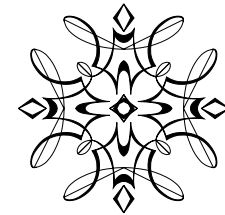
Savannah Office: (912) 651-2180 or (888) 220-8399  
*Bryan, Bullock, Chatham, Candler,  
Effingham, Emanuel, Evans, Liberty, Long,  
Tattnall, and Toombs counties*

Valdosta Office: (229) 333-5232 or 800-546-5232  
*Berrien, Brooks, Colquitt, Cook, Echols,  
Irwin, Lanier, Lowndes, Thomas, and Tift  
counties*

Waycross/Brunswick Office: (912) 285-6181 or  
(800) 498-9508  
*Appling, Atkinson, Bacon, Brantley, Camden,*

*Charlton, Clinch, Coffee, Glynn, Jeff Davis,  
McIntosh, Pierce, Ware, and Wayne counties*

Farmworker Division of Georgia Legal Services  
Program: (229) 386-3566 or (800) 537-7496  
*Serving only migrant and seasonal farmworkers  
in all counties (Se habla espanol).*



If you are in need of immediate assistance, i.e., food, clothing, or shelter, due to a disaster or emergency, please contact your local EMA, which is a part of The Georgia Emergency Management Agency (“GEMA”). Most GEMA employees are on 24-hour call to assist local authorities in responding to emergencies, as well as to staff the State Operations Center when a disaster or emergency threatens.

The State Operations Center is not only comprised of GEMA employees, but it also includes representatives of more than a dozen other organizations with responsibility for disaster response efforts including state and federal agencies, volunteer, and private sector



organizations. Just by contacting your local EMA, you can be apprised of most, if not all, of the resources available to meet your emergency needs. Consult the following list of local EMAs in Georgia to locate the one nearest you:

<b>LOCAL EMA CHAPTERS</b>	<b>ADDRESSES</b>	<b>TELEPHONE NO.</b>
Albany-Dougherty Co. Emergency Mgmt. Agency	320 North Jackson St. Albany, GA 31701	229-431-3266
Alma-Bacon Co. Emergency Mgmt. Agency	P. O. Box 2004 Alma, GA 31510	912-632-7979
Appling Co. Emergency Mgmt. Agency	P. O. Box 747 Baxley, GA 31515	912-367-8170
Athens-Clarke Co. Fire and Emergency Services	Emergency Mgmt. Div. 700 College Ave. Athens, GA 30603	706-613-3410
Atkinson Co. Emergency Mgmt. Agency	P. O. Box 153 Pearson, GA 31642	912-422-3968
Atlanta-Fulton Co. Emergency Mgmt. Agency	130 Peachtree St., SW, Ste. G-157 Atlanta, GA 30303	404-730-5600
Augusta-Richmond Emergency Mgmt. Agency	911 Fourth St. Augusta, GA 30901	706-821-1155
Baker Co. Emergency Mgmt. Agency	P. O. Box 683 Newton, GA 31770	229-734-3019
Banks Co. Emergency Mgmt. Agency/911	557 Thompson St. Homer, GA 30547	706-677-1911
Barrow Co. Emergency Mgmt. Agency	233 East Broad St. Winder, GA 30680	770-307-3105
Bartow Co. Emergency Mgmt. Agency	10 Elizabeth St. Cartersville, GA 30120	770-387-5089
Ben Hill Co. Emergency Mgmt. Agency	P. O. Box 1113 Fitzgerald, GA 31750	229-426-5115
Berrien Co. Emergency Mgmt. Agency	P. O. Box 446 Nashville, GA 31639	229-686-3230
Blairsville-Union Co. Emergency Mgmt. Agency	771 Shoe Factory Road Blairsville, GA 30512	706-439-6091
Blakely-Early Co. Emergency Mgmt. Agency	402 South Blvd P. O. Box 726 Blakely, GA 31723	229-723-3029
Brantley Co. Emergency Mgmt. Agency	Rte. 2, Box 301 Hortense, GA 31543	912-462-7874
Brooks Co. 911 and Emergency Mgmt. Agency	P. O. Box 911 Quitman, GA 31643	229-263-4263

LOCAL EMA CHAPTERS	ADDRESSES	TELEPHONE NO.
Brunswick-Glynn Co. Emergency Mgmt. Agency	2850 Altama Ave. Brunswick, GA 31520	912-267-5678
Bryan Co. Emergency Mgmt. Agency	P. O. Box 250 Richmond Hill, GA 31324	912-756-4519
Bulloch Co. Emergency Mgmt. Agency and 911	P. O. Box 347 Statesboro, GA 30459	912-489-1661
Burke Co. Emergency Mgmt. Agency	277 Hwy. 24, South Waynesboro, GA 30830	706-554-6666
Butts Co. Emergency Mgmt. Agency	1471 East Third St. Jackson, GA 30233	770-775-8216 x 117
Calhoun Co. Emergency Mgmt. Agency	P. O. Box 203 Morgan, GA 31766	912-849-5000
Camden Co. Emergency Mgmt. Agency	125 North Gross Road Kingsland, GA 31548	912-729-5601
Candler Co. Emergency Mgmt. Agency	P. O. Box 211 Metter, GA 30439	912-685-2835
Carroll Co. Emergency Mgmt. Agency	P. O. Box 338 Carrollton, GA 30117	770-830-5882
Catoosa Co. Emergency Mgmt. Agency	7674 Nashville St. Ringgold, GA 30736	706-965-2500
Charlton Co. Emergency Mgmt. Agency	100 Third St. Folkston, GA 31537	912-496-2057
Chatham Co. Emergency Mgmt. Agency	124 Bull St. Room 140 Savannah, GA 31401	912-201-4500
Chattahoochee Co. Emergency Mgmt. Agency	192 Trotters Ridge Cusseta, GA 31805	706-989-1772
Chattooga Co. Emergency Mgmt. Agency	120 Gerald Harper Dr. Summerville, GA 30747	706-857-0734
Cherokee Co. Emergency Mgmt. Agency	430 East Main St. Canton, GA 30114	770-479-2080
Clay Co. Emergency Mgmt. Agency	P. O. Box 22 Fort Gaines, GA 31751	229-768-2505
Clayton Co. Emergency Mgmt. Agency	7946 North McDonough St. Jonesboro, GA 30236	770-478-8271

LOCAL EMA CHAPTERS	ADDRESSES	TELEPHONE NO.
Clinch Co. Emergency Mgmt. Agency	Rte. 2, Box 24E Homerville, GA 31634	912-487-3700
Cobb Co. Emergency Mgmt. Agency	1596 County Services Pkwy. Marietta, GA 30008	770-528-8000
Cochran-Bleckley Co. Emergency Mgmt. Agency	Bleckley County Courthouse 306 Southeast Second St. Cochran, GA 31014	478-934-6369
Coffee Co. Emergency Mgmt. Agency	120 East Baker Hwy. Douglas, GA 31533	912-384-5440
Colquitt Co. Emergency Mgmt. Agency	P. O. Box 247 Moultrie, GA 31776	229-891-7470
Columbia Co. Emergency Mgmt. Agency	P. O. Box 498 Evans, GA 30809	706-868-3303
Columbus Dept. of Emergency Mgmt.	P. O. Box 1866 Columbus, GA 31902- 1866	706-653-3267
Conyers-Rockdale Co. Emergency Mgmt. Agency	2120 Farmer Rd. Conyers, GA 30012	770-785-5900
Cook Co. Emergency Mgmt. Agency	P. O. Box 548 Adel, GA 31620	229-896-2005
Covington-Newton Co. Emergency Mgmt. Agency	11545 Bypass Road Covington, GA 30014	770-784-2127
Coweta Co. Emergency Mgmt. Agency/911	P. O. Box 911 Newnan, GA 30264-0911	770-254-2650
Crawford Co. Emergency Mgmt. Agency	P. O. Box 1059 Roberta, GA 31078	478-836-2616
Crisp Co. Emergency Mgmt. Agency	197 Georgia Hwy. 300 South Cordele, GA 31015	229-276-2600
Dade Co. Emergency Mgmt. Agency	P. O. Box 920 Trenton, GA 30752	706-657-4111
Dawson Co. Emergency Mgmt. Agency	212 River Oak Dr. Dawsonville, GA 30534	706-265-7813

LOCAL EMA CHAPTERS	ADDRESSES	TELEPHONE NO.
Decatur Co. Emergency Mgmt. Agency	Fire and Rescue Bldg. 404 Fourth Ramp Industrial Park Bainbridge, GA 31717	229-248-3869
DeKalb Co. Emergency Mgmt. Agency	3630 Camp Circle Decatur, GA 30032	404-294-2858
Dodge Co. Emergency Mgmt. Agency	P. O. Box 818 Eastman, GA 31023	478-374-8136
Dooly Co. Emergency Mgmt. Agency	211 West Union St. Vienna, GA 31092	229-268-4395
Douglas Co. Emergency Mgmt. Agency	8700 Hospital Dr. Douglasville, GA 30134	770-949-3007
Dublin-Laurens Co. Emergency Mgmt. Agency	P. O. Box 2097 Dublin, GA 31040	478-277-2911
Eatonton-Putnam Co. Emergency Mgmt. Agency	882 South Oak St. Eatonton, GA 31024	706-485-3226
Echols Co. Emergency Mgmt. Agency	P. O. Box 365 Statenville, GA 31648	229-559-7071
Effingham Co. Emergency Mgmt. Agency	P. O. Box 307 Springfield, GA 31329	912-754-8888
Elberton-Elbert Co. Emergency Mgmt. Agency	P. O. Box 6010 Elberton, GA 30635	706-283-4850
Ellijay/Gilmer Co. Emergency Mgmt. Agency	1561 South Main St. Ellijay, GA 30540	706-635-4652
Emanuel Co. Emergency Mgmt. Agency	P. O. Box 829 Swainsboro, GA 30401	478-237-3928
Evans Co. Emergency Mgmt. Agency	P. O. Box 456 Claxton, GA 30417	912-739-1991
Fannin Co. Emergency Mgmt. Agency	181 Church St., Ste. B Blue Ridge, GA 30513	706-632-1958
Fayette Co. Emergency Mgmt. Agency	140 Stonewall Ave., West Ste. 214 Fayetteville, GA 30214	770-461-1321 x 5169
Forest Park Emergency Mgmt. Agency	4539 Jonesboro Rd. Forest Park, GA 30297	404-608-2383

LOCAL EMA CHAPTERS	ADDRESSES	TELEPHONE NO.
Forsyth Co. Emergency Mgmt. Agency	101 East Maple St., Room 6 Cumming, GA 30040	770-887-0038
Franklin Co. Emergency Mgmt. Agency	7011 Highway 145 Carnesville, GA 30521	706-384-3473
Glascocock Co. Emergency Mgmt. Agency	P. O. Box 66 Gibson, GA 30810	706-598-3241
Gordon Co. Emergency Mgmt. Agency	870 Harris-Beamer Rd. Calhoun, GA 30701	706-602-2905
Grady Co. Emergency Mgmt. Agency	250 North Broad St., Box 7 Cairo, GA 31728	229-378-2271
Greene Co. Emergency Mgmt. Agency	118 E. Broad St. Greensboro, GA 30642	706-453-3364
Gwinnett Co. Emergency Mgmt. Agency	1900 Five Forks Trickum Rd., SW Lawrenceville, GA 30044	770-513-5595
Habersham Co. Emergency Mgmt. Agency	P. O. Drawer 199 Mount Airy, GA 30563	706-778-9500
Hall Co. Emergency Mgmt. Agency	P. O. Box 2404 Gainesville, GA 30503	770-536-3132
Hancock Co. Emergency Mgmt. Agency	P. O. Box 451 Sparta, GA 31087	706-444-6644
Haralson Co. Emergency Mgmt. Agency	P. O. Box 489 Buchanan, GA 30114	770-646-1511
Harris Co. Emergency Mgmt. Agency	P. O. Box 365 Hamilton, GA 31811	706-628-7161
Hart Co. Emergency Mgmt. Agency	800 Chandler St. Hartwell, GA 30643	706-376-3930
Hawkinsville-Pulaski Co. Emergency Mgmt. Agency	P. O. Box 475 Hawkinsville, GA 31036- 0475	478-783-2966
Heard Co. Emergency Mgmt. Agency	P. O. Box 490 Franklin, GA 30217	706-675-6186
Henry Co. Emergency Mgmt. Agency	664 Industrial Blvd. McDonough, GA 30253	770-954-2280

LOCAL EMA CHAPTERS	ADDRESSES	TELEPHONE NO.
Houston Co. Emergency Mgmt. Agency	200 Carl Vinson Pkwy. Warner Robins, GA 31088	478-542-2026
Irwin Co. Emergency Mgmt. Agency	207 South Irwin Ocilla, GA 31774	229-468-9616
Jackson Co. Emergency Mgmt. Agency	P. O. Box 445 Jefferson, GA 30549	706-367-5202
Jasper Co. Emergency Mgmt. Agency	P. O. Box 670 Monticello, GA 31064	706-468-4930
Jeff Davis Co. Emergency Mgmt. Agency	10 Public Safety Dr. Hazlehurst, GA 31539	912-375-6621
Jefferson Co. Civil Defense/Emergency Mgmt. Agency	P. O. Box 649 Louisville, GA 30434	478-625-4014
Jenkins Co. Emergency Mgmt. Agency	P. O. Box 929 Millen, GA 30442-0929	478-982-6112
Johnson Co. Emergency Mgmt. Agency	412 Washington Ave. Wrightsville, GA 31096	478-864-4100
Jones Co. Emergency Mgmt. Agency	P. O. Box 237 Gray, GA 31032	478-986-6672
Lakeland-Lanier Co. Emergency Mgmt. Agency	P. O. Box 231 Lakeland, GA 31635	229-482-3389
Lamar Co. Emergency Mgmt. Agency	118 Academy Dr., Ste. G Barnesville, GA 30204	770-358-5166
Lee Co. Emergency Mgmt. Agency	P. O. Box 56 Leesburg, GA 31763	229-435-5402
Liberty-Hinesville Emergency Mgmt. Agency	100 Liberty St. Hinesville, GA 31313	912-368-2201
Lincolnton-Lincoln Co. Emergency Mgmt. Agency	P. O. Box 340 Lincolnton, GA 30817-0340	706-359-4855
Long Co. Emergency Mgmt. Agency	P. O. Box 770 Ludowici, GA 31316	912-545-2143
911 and Lowndes Co. Emergency Mgmt. Agency	1515 Madison Hwy. Valdosta, GA 31601	229-245-5246

LOCAL EMA CHAPTERS	ADDRESSES	TELEPHONE NO.
Lumpkin Co. Emergency Mgmt. Agency	57 B Pine Tree Way Dahlonega, GA 30533	706-864-9180
Macon-Bibb Co. Emergency Mgmt. Agency	P. O. Box 247 Macon, GA 31298	478-751-7214
Macon Co. Emergency Mgmt. Agency	P. O. Box 30 Montezuma, GA 31063	478-472-3575
Madison Co. Emergency Mgmt. Agency	P. O. Box 278 Danielsville, GA 30633	706-783-4870
Marion Co. Civil Defense	P. O. Box 32 Buena Vista, GA 31803	229-649-3841
McDuffie Co. Emergency Mgmt. Agency	P. O. Box 7 Thomson, GA 30824	706-595-2922
McIntosh Co. Civil Defense	P. O. Box 584 Darien, GA 31305	912-437-6671
Meriwether Co. Emergency Mgmt. Agency	P. O. Box 628 Greenville, GA 30222	706-672-4094
Milledgeville-Baldwin Co. Emergency Mgmt. Agency	P. O. Box 623 Milledgeville, GA 31061	478-454-3794
Miller Co. Emergency Mgmt. Agency	179 South Cuthbert St. Colquitt, GA 31737	229-758-4113
Mitchell Co. Emergency Mgmt. Agency	121 East Stephens St. Camilla, GA 31730	229-336-2072
Monroe Co. Emergency Mgmt. Agency	P. O. Box 276 Forsyth, GA 31029	478-994-7010
Montgomery Co. Emergency Mgmt. Agency	P. O. Box 295 Mount Vernon, GA 30445	912-583-2363
Morgan Co. Emergency Mgmt. Agency	380 Hancock St. Madison, GA 30650	706-342-2459
Murray Co. Emergency Mgmt. Agency	810 G. I. Maddox Pkwy. Chatsworth, GA 30705	706-695-2088
Oconee Co. Emergency Mgmt. Agency	P. O. Box 145 Watkinsville, GA 30677	706-769-3975
Oglethorpe Co. Emergency Mgmt. Agency	P. O. Box 241 Lexington, GA 30648	706-743-5270

LOCAL EMA CHAPTERS	ADDRESSES	TELEPHONE NO.
Paulding Co. Emergency Mgmt. Agency	200 Simmons Industrial Blvd. Dallas, GA 30132	770-445-0862
Peach Co. Emergency Mgmt. Agency	P. O. Box 570 Fort Valley, GA 31030	478-822-9111
Pickens Co. Emergency Mgmt. Agency	35 West Church St., Ste. 118 Jasper, GA 30143	706-253-8911
Pierce Co. Emergency Mgmt. Agency	P. O. Box 911 Blackshear, GA 31516	912-449-2040
Pike Co. Emergency Mgmt. Agency	P. O. Box 377 Zebulon, GA 30295	770-567-3406
Polk Co. Emergency Mgmt. Agency	1626 Rockmart Hwy. Cedartown, GA 30125	770-748-3439
Quitman Co. Emergency Mgmt. Agency	P. O. Box 312 Georgetown, GA 31754	229-334-3726
Rabun Co. Emergency Mgmt. Agency	25 Courthouse Square, Ste. 137 Clayton, GA 30525	706-782-2657
Randolph Co. Emergency Mgmt. Agency	P. O. Box 451 Cuthbert, GA 31740	229-732-3423
Rome-Floyd Co. Emergency Mgmt. Agency	P. O. Box 1522 Rome, GA 30162-1522	706-236-4543
Schley Co. Emergency Mgmt. Agency	P. O. Box 352 Ellaville, GA 31806	229-937-2609
Screven Co. Emergency Mgmt. Agency	618 Frontage Road West Sylvania, GA 30467	912-564-2709
Seminole Co. Emergency Mgmt. Agency	P. O. Box 308 Donalsonville, GA 31745	229-524-8956
Smyrna Emergency Mgmt. Dept.	P. O. Box 1226 Smyrna, GA 30080	770-319-2511
Spalding Co. Emergency Mgmt. Agency	600 Carver Road Griffin, GA 30223	770-228-2129
Stephens Co. Emergency Mgmt. Agency	8742 Scenic Drive Toccoa, GA 30577	706-886-8711

LOCAL EMA CHAPTERS	ADDRESSES	TELEPHONE NO.
Stewart Co. Emergency Mgmt. Agency	P. O. Box 157 Lumpkin, GA 31815	229-838-4385
Sumter Co. Emergency Mgmt. Agency	P. O. Box 726 Americus, GA 31709	229-924-4094
Talbot Co. Emergency Mgmt. Agency	P. O. Box 155 Talbotton, GA 31827	706-665-3456
Taliaferro Co. Emergency Mgmt. Agency	241 Sharon St. Crawfordville, GA 30631	706-456-2605
Tattnall Co. Emergency Mgmt. Agency	P. O. Box 905 Reidsville, GA 30453	912-557-6820
Taylor Co. Emergency Mgmt. Agency	P. O. Box 278 Butler, GA 31006	478-847-2355
Telfair Co. Emergency Mgmt. Agency	713 Telfair Ave. McRae, GA 31055	229-868-5671
Terrell Co. Emergency Mgmt. Agency	P. O. Box 525 Dawson, GA 31742	229-995-5381
Thomas Co. Emergency Mgmt. Agency	921 Smith Ave. Thomasville, GA 31792	229-227-3375
Thomaston-Upson Co. Emergency Mgmt. Agency	P. O. Box 348 Thomaston, GA 30286	706-647-5600
Tift Co. Emergency Mgmt. Agency	P. O. Box 885 Tifton, GA 31793	229-386-7910
Toombs Co. Emergency Mgmt. Agency	P. O. Box 487 Lyons, GA 30436-0487	912-526-6424
Towns Co. Emergency Mgmt. Agency	P. O. Box 629 Hiawassee, GA 30546	706-896-2228
Treutlen Co. Emergency Mgmt. Agency	P. O. Box 134 Soperton, GA 30457	912-529-3223
Troup Co. Emergency Mgmt. Agency	2471 Hamilton Road LaGrange, GA 30240	706-884-3361
Turner Co. Emergency Mgmt. Agency/911	P. O. Box 766 Ashburn, GA 31714	229-567-0313
Twiggs Co. Emergency Mgmt. Agency	P. O. Box 500 Jeffersonville, GA 31044	478-945-6968
Walker Co. Emergency Mgmt. Agency	P. O. Box 445 LaFayette, GA 30728	706-375-7810

LOCAL EMA CHAPTERS	ADDRESSES	TELEPHONE NO.
Walton Co. Emergency Mgmt. Agency	P. O. Box 628 Monroe, GA 30655	770-267-1315
Ware Co. Emergency Mgmt. Agency	2855 Forest Road Waycross, GA 31503-8828	912-287-4394
Warren Co. Emergency Mgmt. Agency	P. O. Box 46 Warrenton, GA 30828	706-465-3358
Washington-Wilkes Co. Emergency Mgmt. Agency	212 Court St. Washington, GA 30673	706-678-7113
Washington Co. Emergency Mgmt. Agency	125 Warthen St. Sandersville, GA 31082	478-552-5477
Wayne Co. Emergency Mgmt. Agency	P. O. Box 217 Jesup, GA 31598	912-427-5979
Webster Co. Emergency Mgmt. Agency	P. O. Box 55 Preston, GA 31824	229-828-2515
Wheeler Co. Emergency Mgmt. Agency	P. O. Box 126 Alamo, GA 30411	912-568-7107
White Co. Emergency Mgmt. Agency	1241 Helen Hwy., Ste. 140 Cleveland, GA 30528	706-865-3855
Whitfield Co. Emergency Mgmt. Agency	804 Professional Blvd. Dalton, GA 30720	706-259-3730
Wilcox Co. Emergency Mgmt. Agency	Rte. 1, Box 715 Abbeville, GA 31001	229-467-2911 x 2107
Wilkinson Co. Emergency Mgmt. Agency	P. O. Box 161 Irwinton, GA 31042	478-946-2236
Worth Co. Emergency Mgmt. Agency	203 East Willingham St. Sylvester, GA 31791	229-776-8223