

SBA Disaster Assistance Loans Are Key to Continuing the Recovery Process

Release Date: October 2, 2017

BRUNSWICK, Ga. — If you are a disaster survivor in Georgia applying for assistance with the Federal Emergency Management Agency and are referred to the U. S. Small Business Administration, it's important to submit a low-interest disaster loan application. This will ensure that the federal disaster recovery process continues and you keep your options open. The SBA offers federal disaster loans for businesses of all sizes, homeowners and renters.

Next to insurance, an SBA low-interest disaster loan is the primary source of funds in Georgia for real estate property repairs and for replacing contents destroyed in the wake of Hurricane Irma.

FEMA and SBA encourage homeowners, renters and businesses to apply for low-interest disaster loans to help fund their recovery and to ensure the federal disaster recovery process continues.

- **Many survivors who register with FEMA** will be contacted by SBA. Those who are contacted should advise SBA how they will be submitting their loan application.
- **There are three ways to submit an SBA loan application:** online at <https://disasterloan.sba.gov/ela/>; in person at a Disaster Recovery Center (DRC); or by mail. To find the nearest location, use the FEMA Mobile app or visit www.FEMA.gov/DRC.
- **Do not wait on an insurance settlement before submitting an SBA loan application.** You can begin your recovery immediately with a low-interest SBA disaster loan. The loan balance will be reduced by your insurance settlement if you receive one. SBA loans may be available for losses not covered by insurance or other sources.
- **You should complete and return an SBA application as soon as possible.** Failure to complete and submit the home disaster loan application may stop the FEMA grant process. Homeowners and renters who submit an SBA application and are not approved for a loan may be considered for certain other FEMA



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grants and programs that could include assistance for disaster-related car repairs, clothing, household items and other expenses.

- **Homeowners may be eligible for home disaster loans up to \$200,000** for primary residence structural repairs or rebuilding.
- **SBA may be able to help homeowners and renters replace important personal property** including automobiles damaged or destroyed in the disaster, up to \$40,000.
- **SBA can help businesses and private nonprofit organizations** with up to \$2 million to repair or replace disaster-damaged real estate and other business assets. Eligible small businesses and nonprofits can apply for economic injury disaster loans to help meet working capital needs caused by the disaster.
- **SBA has staff at all DRCs** to provide one-on-one assistance to homeowners, renters and businesses of all sizes in submitting their application.
- **Applicants may be eligible for a loan amount increase up to 20 percent of their physical damages, as verified by SBA for mitigation purposes.** Eligible mitigation improvements may now include a safe room or storm shelter to help protect property and occupants from future damaged caused by a similar disaster.
- **SBA Business Recovery Centers (BRCs) help businesses get back on their feet from damage they sustained during the storms.** The BRCs are a resource where businesses can meet face-to-face with SBA representatives to learn how a low-interest disaster loan can help them recover. The centers are located at:

Chatham County

Savannah Entrepreneurial Center 801 East Gwinnett Street Savannah, GA
31404 Hours: Monday – Friday, 8 a.m. to 5 p.m. Saturday, 9 a.m. to 1 p.m.

Glynn County

UGA Marine Extension and GA Sea Grant Center 715 Bay Street Brunswick, GA
31520 Hours: Monday – Friday, 9 a.m. to 5 p.m. Saturday, 9 a.m. to 1 p.m.

- **You don't have to accept an SBA loan even if you qualify for one.**
- **If you have not registered with FEMA:**
 - The quickest way to apply for federal assistance is online at www.DisasterAssistance.gov or through the [FEMA App](#). Survivors may also



apply by phone at 800-621-3362 (Voice, 711 or VRS) or 800-462-7585 (TTY). **Because of high demand, lines may be busy. Please be patient and try calling in the morning or evening when call volume may be lower.** The toll free numbers are open from **7 a.m. to 11 p.m. ET, seven days a week.** Multilingual operators are available. Press 2 for Spanish; press 3 for other.

- Or you can visit a Disaster Recovery Center.

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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.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards. Follow us on Twitter at <https://twitter.com/femaregion4> and the FEMA Blog at <http://blog.fema.gov>.

The U.S. Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's Web site at www.sba.gov/disaster. Deaf and hard-of-hearing individuals may call 800-877-8339.



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