

# FEMA Applicants Referred to SBA are Encouraged to Complete Loan Application

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**Release Date: 11? 29, 2022**

ST. CLAIR COUNTY, IL -- FEMA is still accepting applications through Dec. 16 from people in St. Clair County, Illinois, whose home or personal property was damaged by the July floods. More than \$18 million in federal assistance has already been awarded so far.

You may have applied for FEMA assistance and were told your application was also being referred to the U.S. Small Business Administration (SBA) for a low-interest disaster loan. While each person's situation is different, if you are referred to the SBA for a disaster loan, it's very important that you apply, even if you don't think you qualify for a loan. Here's why.

If you are approved for a low-interest SBA loan, you could use the money for:

- Damages that weren't covered by insurance.
- Replacing or repairing your primary residence.
- Replacing or repairing damaged clothing, furniture, cars, or appliances.

The SBA will work with you to provide a loan that fits your personal budget.

If you are not approved for an SBA low-interest loan, the SBA will send your application back to FEMA. FEMA teams will then go back to work on your behalf to see what other funding may be available to you.

Loan applications can be submitted online at [disasterloan.sba.gov](https://disasterloan.sba.gov). Applications can also be mailed to:

U.S. Small Business Administration

Processing and Disbursement Center



14925 Kingsport Rd.

Fort Worth, TX 76155-2243

For additional information, contact the SBA Disaster Assistance Customer Service Center at 800-659-2955 or TTY 800-877-8339. You may also email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

To apply for FEMA assistance, go to [disasterassistance.gov](https://disasterassistance.gov). You may also call **800-621-3362** or download the [FEMA app](#) on a tablet or smartphone. FEMA representatives are also available in-person at Disaster Recovery Centers (DRC).

The DRCs are located at the:

- **Clyde Jordan Senior Citizen Center:** 6755 State St., East St. Louis, IL 62203
  - **Hours:** Monday – Friday, 8 a.m. – 6 p.m., Saturday, 9 a.m. – 3 p.m., Closed Sundays
- **Caseyville Village Hall:** 909 South Main St., Caseyville, IL 62232
  - **Hours:** Monday – Saturday, 9 a.m. – 3 p.m., Closed Sundays

**The deadline to apply for FEMA disaster assistance is December 16, 2022.**

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 833-285-7448. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Multilingual operators are available (press 2 for Spanish and 3 for other languages).

For disaster updates from FEMA, follow [@FEMAreion5](#) on Twitter, and turn on mobile notifications. Visit the disaster webpage at [fema.gov/disaster/4676](https://fema.gov/disaster/4676).

For disaster updates from the Illinois Emergency Management Agency (IEMA), follow @ReadyIllinois on [Twitter](#), [Facebook](#) and [Instagram](#) and turn on mobile notifications. <http://www.illinois.gov/iema/> continues to be a go-to, single source to help Illinois residents easily find information and disaster-related resources.

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*FEMA's mission is helping people before, during, and after disasters.*

