

# Uruhara rw'Urwego rwa Amerikarujeje amashirahamwe y'urudandazwa ruto (SBA) mu vyerekeye kunagura ubutunzi inyuma y'ibiza

---

Release Date: Aug 4, 2023

Ikigo FEMA kirakunda kumenyeshya abarokotse Ibiza biciye mu Rwego rwa Amerika(USBA) rujeje amashirahamwe y'urudandazwa ruto (SBA) kugira ngo basabe ingurane y'ibiza ku nyungu nkeya. Ingurane z'ibiza ni igice gihambaye c'imfashanyo ya Reta, kandi irashobora gufasha abafise amazu, abakotesheje, abadandaza b'ubwoko bwose hamwe n'amashirahamwe amwamwe adaharanira inyungu kunagura ubutunzi.

Igihe usavye imfashanyo y'Ikigo FEMA mu gihe c'ibiza, woshobora kurungikwa kuri SBA

- **Ingurane zitangwa n'Urwego rw'Amerika rujeje amashirahamwe y'urudandazwa ruto (SBA) ni zo zikoreshejwe cane mu gufasha abarokotse.** SBA iratanga ingurane z'igihe kirekire z'inyungu nke ku mashirahamwe y'ubwoko bwose, amashirahamwe yigenga adaharanira inyungu, abafise amazu n'abayatesha.
- Ingurane z'ibiza zitangwa na SBA zirimwo uburyo bwiza cane bw'inyungu idahinduka, izishobora kurihwa inyuma y'amezi 12, ku nyungu ya 0% mu mezi 12 ya mbere.

Ingurane za SBA zirashobora kuba intambwe ihambaye mu kunagura ibikorwa vyawe

- Gusaba ingurane ya SBA biratuma Ikigo FEMA gishobora kugufasha mu bundi buryo, harimwo kononekara kw'imiduga, ibintu vya nkenerwa vyo mu nzu n'ibindi bijanye n'amahera yakoreshejwe kubera ibiza.
- Urashobora gusaba ku buntu, kandi ntutegerezwa kwemera ayo mahera mu gihe wemerewe.



**FEMA**

Page 1 of 2

- Niwafata ingingo yo kutakira ayo mahera, urashobora gusaba gusubira kwemererwa mu mezi atandatu. Urashobora gusubira gusaba uruhusha rwo kubandanya ukoresha ubwo buhinga igihe ubonye ko hari ibindi bintu vyononekaye canke nimba amahera y'ikiguzi c'ubwishingizi adakwiye amahera yo gusubiramwo ibintu.
- Mu gihe SBA ibona ko udakwiye ibisabwa, yoshobora kugusubiza ku Kigo FEMA, urwo rwego rukazoca rufata ingingo y'uko woronka izindi mfashanyo.

### Gusubira kwubaka birushirije

- Imfashanyo ya FEMA n'ingurane za SBA zigenewe abahuye n'ibiza birafashanya mu gusanura ivyononekaye no kunagura ibikorwa vyawe.
- Ingurane zitangwa n'Urwego rwa Amerika rujejwe amashirahamwe y'urudandazwa ruto (SBA) zirashobora gukoreshwa mu kwubaka inyubakwa zirishurije kurinda ibizokwononekara muri kazoza canke kugira ngo zirokore ubuzima bw'abantu. Ingurane z'ibiza zirashobora kwongerwa gushika kuri 20% kugira ngo inyubakwa zirushirize kuba nziza kugira ngo ivyokononekara muri kazoza bigabanuke.
- Kugira umenye vyinshi ku vyerekeye SBA, hamagara ikigo kijejwe gufasha abakiriya ca SBA kuri 1-800-659-2955 (fyonda 7-1-1 kugira uronke serivisi zo gutumatumanako kw'abafise ubumuga bwo kutumva) canke urungike email kuri [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov)
- Kugira usabe ingurane ya SBA mu gihe c'ibiza, ja kuri [DisasterLoanAssistance.sba.gov](http://DisasterLoanAssistance.sba.gov)
- Kugira usabe imfashanyo, ja kuri [DisasterAssistance.gov](http://DisasterAssistance.gov), ushiremwo [FEMA App](#) canke uhamagare umurongo w'ubufasha w'ikigo FEMA kuri 1-800-621-3362. Nimba ukoresha serivisi yo gutumatumanako hakoreshejwe amasanamu (VRS), serivisi yo gutumanako hakoreshejwe uburyo bwo kwandika amajambo n'izindi, nuhe FEMA inomeru yawe y'iyi serivisi igihe uriko urasaba.
  - Kugira ngo uronke ikigo kijejwe gukinga ibiza, aho abahinga ba FEMA bashobora kugufasha gusaba no kwishura ibibazo vyawe, ja kuri [fema.gov/drc](http://fema.gov/drc).



**FEMA**