## Renters in U.S. Virgin Islands Urged to Apply for FEMA Assistance

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ST. CROIX, Virgin Islands – Virgin Islands renters who experienced losses due to hurricanes Irma or Maria could be eligible for disaster-recovery assistance from the Federal Emergency Management Agency (FEMA) and the U.S. Small Business Administration (SBA).

## **GRANTS**:

Renters may be eligible for grants from FEMA to help with disaster-related expenses such as:

- Renting a home when the renter's previous one is uninhabitable due to the disaster.
- Disaster-related medical and dental expenses.
- Replacement or repair of necessary personal property lost or damaged in the disaster.
- Repair or replacement of vehicles damaged by the disaster.
- Disaster-related funeral and burial expenses.

These are not loans and don't have to be repaid. They are not taxable income and won't affect eligibility for Social Security, Medicaid, welfare assistance, SNAP benefits and several other programs.

## LOANS:

Renters may qualify for a low-interest SBA loan of up to \$40,000 to repair or replace personal property. The filing deadline to return applications for property damage is Nov. 6, 2017, for Hurricane Irma and Nov. 20, 2017, for Hurricane Maria.

For more information, call SBA's Disaster Assistance Customer Service Center at **800-659-2955** or visit sba.gov/disaster. TTY users may call **800-877-8339**.



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Applicants may also apply online using the Electronic Loan Application via SBA's secure website at disasterloan.sba.gov/ela.

The first step is to register for assistance with FEMA. Virgin Islanders who have not yet registered can do so online at <u>www.DisasterAssistance.gov</u>, in Spanish at <u>www.DisasterAssistance.gov/es</u>, or by phone at **800-621-3362** or (**TTY**) **800-462-7585.** Those who use 711-Relay or Video Relay Services may call 800-621-3362.

The toll-free telephone numbers operate from 7 a.m. to 11 p.m. (local time) seven days a week until further notice. Operators are standing by to assist survivors in English, Spanish and many other languages.

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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 **800-621-3362** (voice, **711/VRS** - Video Relay Service) (TTY: **800-462-7585)**. Multilingual operators are available (press 2 for Spanish).

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.

Following major disasters, the U. S. Small Business Administration (SBA) is the primary source of Federal funds for long-term recovery assistance. This assistance is in the form of low-interest loans and is available to non-farm businesses of all sizes, private nonprofit organizations, as well as homeowners and renters with property damaged by the disaster.

To donate or volunteer, contact the voluntary or charitable organization of your choice through the National Voluntary Agencies Active in Disasters (NVOAD) at <u>www.nvoad.org</u>. For those who wish to help, **cash** donations offer voluntary agencies the most flexibility in obtaining the most-needed resources and pumps money into the local economy to help businesses recover. The Community Foundation of the Virgin Islands also has the "Fund for the Virgin Islands" at <u>www.USVIrecovery.org</u>.



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