

# U.S. Virgin Islanders Urged to Return SBA Loan Packets

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Release Date: Tháng 10 4, 2017

**ST. CROIX, Virgin Islands** – Virgin Island survivors of Hurricane Irma or Hurricane Maria who apply for disaster assistance from the Federal Emergency Management Agency (FEMA) may be contacted by the U.S. Small Business Administration (SBA). Those who are asked to submit an application for a low-interest SBA disaster loan should not hesitate to apply.

It's important that survivors know they do not have to accept an SBA loan, if one is offered. If they do not qualify for a loan, SBA will refer them back to FEMA and they could be considered for other FEMA grants for Other Needs Assistance (ONA). This assistance covers disaster-related car repairs, clothing, household items and other items. Survivors cannot be considered for ONA grants unless they complete and return the SBA loan application.

Some types of ONA do not depend on completing the SBA application. These include medical, dental and funeral expenses. So it's not necessary to submit the SBA application for those kinds of grants.

In planning their recovery, survivors should give themselves the widest possible set of options. Submitting the application makes it possible to be considered for additional grants, and those who qualify for a loan will have that resource available if they choose to use it.

Applicants may apply online using SBA's secure website at <https://disasterloan.sba.gov/ela>. Additional disaster assistance information is available at <https://www.sba.gov/disaster-assistance>. Applicants may also call SBA's Customer Service Center at **800-659-2955** or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance. Individuals who are deaf or hard of hearing may call **800-877-8339**.

Homeowners may borrow up to \$200,000 from SBA to repair or replace their primary residence. Homeowners and renters may borrow up to \$40,000 to repair



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or replace personal property. Businesses may borrow up to \$2 million for any combination of property damage or economic injury. The filing deadline to return applications for property damage is **Nov. 6, 2017** for Hurricane Irma and

**Nov. 20, 2017** for Hurricane Maria. The deadline to return economic injury applications is June 7, 2018 for Hurricane Irma and June 20, 2017 for Hurricane Maria.

Virgin Islanders who have not yet registered with FEMA can do so online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov), in Spanish at [www.DisasterAssistance.gov/es](http://www.DisasterAssistance.gov/es), 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.*

*For official information on the recovery effort following the hurricanes, please visit [www.informusvi.com](http://www.informusvi.com) or [www.usviupdate.com](http://www.usviupdate.com). Follow us on twitter [@femaregion2](https://twitter.com/femaregion2).*



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*To donate or volunteer, contact the voluntary or charitable organization of your choice through the National Voluntary Agencies Active in Disasters (NVOAD) at [www.nvoad.org](http://www.nvoad.org). 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 [www.USVIrecovery.org](http://www.USVIrecovery.org).*



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