



North Carolina Department of
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FEMA

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FEMA REGISTRATION AND SBA DISASTER LOAN APPLICATION ARE KEY TO HURRICANE RECOVERY

RALEIGH, N.C. - For many North Carolinians who need help recovering from Hurricane Irene, registering with the Federal Emergency Management Agency and completing a disaster loan application from the Small Business Administration are essential.

“Registering with FEMA is the first step toward disaster recovery,” said state Emergency Management Director Doug Hoell. “The second step is completing and returning the SBA loan application.”

Even if they don’t want a loan or don’t expect to qualify for a loan, homeowners and renters should complete and return the SBA application. A completed SBA loan application is needed in order to qualify for state and FEMA grants that cover personal property, vehicle repair or replacement, moving and storage expenses and other help.

There are three ways to register with FEMA:

1. Call **800-621-FEMA (3362)**. Help is available in most languages. People who have a speech disability or are deaf or hard of hearing may call (TTY) **800-462-7585**; users of **711** or Video Relay Service can call **800-621-3362**.
2. Register online at www.DisasterAssistance.gov.
3. Register using your tablet or smartphone by visiting m.fema.gov.

For homeowners, renters, businesses of all sizes and nonprofit organizations in impacted counties who qualify, SBA loans can be used to pay for disaster-related damages. People with home-based businesses or rental property who have been affected by the storm may also be eligible for SBA loans.

Homeowners can borrow up to \$200,000 to repair or replace their primary residence. Homeowners and renters can borrow up to \$40,000 to replace personal property lost in the disaster.

Businesses can borrow up to \$2 million to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. The SBA also provides small business owners and most private nonprofit organizations economic injury disaster loans for ongoing business expenses to recover from the economic impact of a disaster. Economic injury disaster loans are available even if the business didn’t sustain physical damages.

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Loan amounts and terms are determined on a case-by-case basis. Interest rates are as low as 2.5 percent for homeowners and renters, 4 percent for businesses and 3 percent for nonprofit organizations. Payment terms as long as 30 years are intended to make the loans affordable.

SBA representatives at all disaster recovery centers will help individuals complete and submit loan applications and answer any questions.

The SBA Disaster Customer Service Center toll-free number is **800-659-2955** or (TTY) **800-877-8339** for people who are deaf or hard of hearing. Help is also available by sending an email to disastercustomerservice@sba.gov or by going online at www.sba.gov/.

Loan applications can be made online at SBA's website: <https://disasterloan.sba.gov/ela/>.

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.

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 temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

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