



**FEMA**

# Disaster News

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DR1671 NR 025  
State: Rob Harper 360-486-5065  
FEMA/WA State News Desk: 360-486-5065  
SBA: Mark Randle 916-847-2815  
USDA: Chris Bieker 509-323-3000

## **Returning SBA Loan Application Vital to Disaster Assistance Eligibility**

**LACEY, WASH.-** State and federal officials remind homeowners and renters affected by the November 2-11 storms and flooding that a number of disaster assistance programs depend on the return of the U.S. Small Business Administration (SBA) disaster loan application.

By completing the disaster loan application those affected may become eligible for a number of state and/or federal assistance programs. Eligibility for some programs may end if the SBA application is not completed and returned to SBA. For this reason, homeowners and renters who receive a referral from the Federal Emergency Management Agency (FEMA) to SBA should complete and return their disaster loan application to SBA as soon as possible, even if they are not sure if they will need or want a disaster loan.

“Don’t wait for insurance settlements. SBA can process your application even if you haven’t received insurance settlements or other recoveries,” said Mark Randle, SBA spokesperson. “Once you know if SBA is able to approve your application, and know what other recovery assistance you are eligible to receive, you can better decide if you need or want a loan.”

To date, SBA has approved more than \$2.6 million in low-interest disaster loans for Washington residents. SBA processes disaster loan applications in the order received. There is no cost to the applicant to apply to SBA for a low-interest disaster loan.

SBA offers low-interest disaster loans to homeowners, renters, businesses of all sizes and private non-profit organizations. Homeowners and renters must begin by registering with FEMA. SBA urges all those affected by the November 2-11 flooding to visit SBA at a federal/state Disaster Recovery Center (DRC).

The SBA representative at the DRC will meet with you to explain the SBA low-interest disaster loan program, the SBA application process, answer any questions, provide assistance in completing the disaster loan application and accept it for processing. For the hours of operation and location of your nearest DRC, call the SBA Customer Service Center at 1-800-659-2955. Anyone not able to go to a DRC should call this number for SBA information and assistance or visit the SBA website at [www.sba.gov](http://www.sba.gov).

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## ***Returning SBA... Vital to Assistance... page 2***

*FEMA manages federal response and recovery efforts following any national incident, initiates mitigation activities and manages the National Flood Insurance Program. FEMA works closely with State and local emergency managers, law enforcement personnel, firefighters, and other first responders. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.*

*SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts, and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations.*

*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability, economic status or retaliation. If you or someone you know has been discriminated against, you should call FEMA toll-free at 1-800-621-FEMA (3362) or contact your State Office of Equal Rights. If suspicious of any abuse of FEMA programs, please contact the fraud hotline at 1-800-323-8603.*

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