Discarding Your SBA Loan Packet Could be Like Throwing Away Money

Disaster recovery officials have a key message for homeowners, renters and business owners in the 20 Louisiana parishes approved for Individual Assistance as a result of the severe August storms and flooding. Complete your U.S. Small Business Administration (SBA) disaster loan application. Discarding it could be like throwing away money.

After survivors register with the FEMA, they may receive an application for a low-interest disaster loan from the SBA. The number one mistake people make is assuming these loans are only for businesses or simply choosing to ignore the application because they do not want to take out a loan.

Applicants should know:

- Filling out the SBA loan application is a necessary step for homeowners and renters to be considered for various forms of disaster assistance.
- If the SBA is unable to approve a loan, the applicant may be referred back to FEMA for some other types of disaster aid, such as assistance to repair or replace destroyed personal items, like clothing and vehicles.
- Homeowners may borrow up to $200,000 to repair/replace primary residences if not fully compensated by insurance or some other source.
- Homeowners and renters may borrow up to $40,000 to repair/replace personal property.
- Businesses may borrow up to $2 million for any combination of property damage or economic injury.
- Some small businesses and most private nonprofit organizations may also utilize Economic Injury Loans to meet financial obligations after the severe storms and flooding; but in order to do so, they must be located within the declared disaster area or next door to those areas.
- The term of a low-interest disaster loan can be up to 30 years.

Disaster Recovery Centers Opened in Acadia, Livingston, and Evangeline Parishes for Louisiana Survivors

Disaster recovery centers are now open in Acadia, Livingston and Evangeline parishes to assist Louisiana flood survivors. The centers are open 8 a.m. to 6 p.m., seven days a week, until further notice.

These disaster recovery centers are located at the following addresses:
Did You Receive HUD Rental Assistance Before the Flood? You May Still Get FEMA Help

You may be able to get FEMA help even if you were receiving U.S Department of Housing and Urban Development (HUD) rental assistance before you were displaced from your home by Louisiana’s recent severe storms and floods.

You can apply for FEMA help even if you were receiving any of the following types of rental assistance and your home is uninhabitable:

- Living in HUD-assisted public housing.
- Living in a privately-owned apartment that provides rental assistance from HUD.
- Living in a private home using a Section 8 Housing Choice Voucher from a housing authority.

Here is some FEMA assistance you may receive if you’re eligible:

- Temporary assistance to pay for a place for you and your family to live.
- Grants to replace essential contents—such as clothing and essential household items—and medical, dental and burial expenses.

Those who have HUD rental assistance may receive FEMA help to pay for a place to live until:

- You relocate back to public housing;
- You relocate back to the private housing that provides HUD assistance; or
- You sign a lease with a private property owner using a Section 8 voucher.

The first step to be considered for FEMA help is to apply. There are three ways:

- Log onto DisasterAssistance.gov with any computer, smartphone or tablet.
- Download and use the FEMA app. You can also use the app to check the status of your application.
- If you cannot access the website or FEMA app, call the FEMA helpline at 800-621-3362. If you use TTY, call 800-462-7585. If you use 711 or Video Relay Service (VRS), call 800-621-3362.

Want to Help Your Community Recover? Come Work for FEMA!

Louisiana residents looking for temporary work have an opportunity to lead in their communities’ recovery process by working with the Federal Emergency Management Agency.

FEMA is advertising through the Louisiana Workforce Commission to fill open positions at its disaster recovery offices in Louisiana. These are full-time jobs, but of temporary duration, with benefits including health insurance, sick leave and holiday pay. Job duration varies, but some may last as long as FEMA is locally involved in the recovery. Benefits end when the job ends.

To apply, visit www.laworks.net, the website for “Louisiana Workforce Commission – Helping Individuals Reach Employment.”

- Click in the “DISASTER RELIEF WORK” box at the top of the screen.
- The list may be longer than the screen shows, so scroll to the bottom. It also may extend over multiple pages.
- Click on a job description to open detailed requirements and a link to apply.
FEMA is seeking a wide variety of skilled workers, including administrative assistants, construction cost estimators, construction tradespersons, drivers, environmental experts, facilities workers, historic preservation specialists, travel agents and workers in many other specialties. Once hired, applicants will receive appropriate on-the-job training.

Candidates must be U.S. citizens, 18 years or older and have a valid government identification card such as driver’s license or military ID. Candidates will be subject to a complete background investigation.

FEMA is committed to employing a highly qualified workforce that reflects the diversity of our nation. The federal government is an Equal Opportunity Employer. All applicants will receive consideration without regard to race, color, national origin, sex, age, political affiliation, non-disqualifying physical handicap, sexual orientation or other non-merit factor.

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We urge everyone to continue to use caution in areas where floodwaters remain. Monitor DOTD’s www.511la.org website for updated road closure information. Look for advisories from your local authorities and emergency managers. You can find the latest information on the state’s response at www.emergency.la.gov GOHSEP also provides information on Facebook and Twitter. You can receive emergency alerts on most smartphones and tablets by downloading the new Alert FM App. It is free for basic service. You can also download the Louisiana Emergency Preparedness Guide and find other information at www.getagameplan.org.

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 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. Follow us on Twitter at https://twitter.com/femaregion6 and the FEMA Blog at http://blog.fema.gov.

The U.S. Small Business Administration is the federal government’s primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA’s Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing disastercustomerservice@sba.gov or visiting SBA’s website at SBA.gov/disaster. Deaf and hard-of-hearing individuals may call (800) 877-8339.