

Deadline to Apply for Flooding Assistance from FEMA and SBA is August 2

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BATON ROUGE, La. – The deadline to apply for federal assistance for May’s severe storms, tornadoes and flooding is Aug. 2. You will not want to miss out on the opportunity to receive a grant from FEMA or a low-interest disaster loan from the U.S. Small Business Administration (SBA), if qualified. The five designated parishes for disaster assistance are Ascension, Calcasieu, East Baton Rouge, Iberville and Lafayette.

First, be sure to file a claim with your home and flood insurance provider. FEMA cannot duplicate insurance benefits, but help may be available for under-insured or uninsured losses. Be sure to update FEMA once your insurance claim is settled.

FEMA disaster assistance for individuals and families can include money for rental assistance, essential home repairs, personal property and other serious disaster-related needs not covered by insurance

There are three ways to apply to FEMA:

- Visit www.disasterassistance.gov;
- Call 800-621-3362 (TTY 800-462-7585). The toll-free telephone lines operate from 7 a.m. to 11 p.m. CT seven days a week. Those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their specific number assigned to that service.
- Download the FEMA Mobile App by texting ANDROID or APPLE to 43362.

After applying, you may be contacted by the SBA about a low-interest disaster loan. Complete the SBA application to keep the process moving. An SBA low-interest disaster loan may cover some or all of the difference. In other words, the SBA may bridge the gap between your recovery costs, the insurance settlement, and the FEMA grant amount.

- SBA offers loans for homeowners up to the \$200,000 statutory maximum to repair or replace your primary residence. The loans are customized to your personal financial circumstances. On a case-by-case basis, the SBA may be able to assist with refinance of your current mortgage(s).



- SBA can also help renters and homeowners replace household contents and vehicles, referred to as personal property. You may be able to borrow up to the \$40,000 statutory maximum to repair or replace clothing, furniture, cars, or appliances that were damaged or destroyed in the disaster.

For additional assistance, the SBA has established a Virtual Disaster Loan Outreach Center that is open Monday – Friday, 7 a.m. to 7 p.m. CST. You can contact an SBA customer service representative via email at FOCWAssistance@sba.gov or by phone at 800-659-2955. SBA will answer specific questions about how a disaster loan may help each survivor with their disaster recovery and will provide one-on-one assistance in completing applications for these loans. You can apply online at <https://disasterloanassistance.sba.gov>

For the latest information on severe storms, tornadoes and flooding visit fema.gov/disaster/4606. Follow the FEMA Region 6 Twitter account at twitter.com/FEMARegion6.

