

Two Weeks Left to Apply for Assistance from FEMA and SBA

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BATON ROUGE, La. – There is still time to apply for a grant from FEMA or a low-interest disaster loan from the U.S. Small Business Administration (SBA). You have until Aug. 2 to apply for federal assistance. Your insurance may not have covered the cost of damage to your home after the May flooding. The five designated parishes for disaster assistance are Ascension, Calcasieu, East Baton Rouge, Iberville and Lafayette.

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. This also applies if you experienced added living expenses from having to move to a temporary rental.

If you haven't done so yet, be sure to file a claim with your home insurance. FEMA cannot duplicate insurance benefits but may be able to assist with under-insured or uninsured losses. It is important to stay in touch with FEMA regarding the details stated on the insurance settlement document received from your provider after your claim has been settled.

Here is how to apply to FEMA; choose the best way for you:

- 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. 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.

You may be contacted by the SBA about a low-interest disaster loan after submitting your application to FEMA. Please complete the SBA application to keep the process moving. An SBA low-interest disaster loan may cover some or all of the difference between your recovery costs, the insurance settlement, and the FEMA grant amount.

- SBA offers low-interest disaster 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 refinancing 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. CT. 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

