

Don't Delay Your Disaster Recovery: Submit Your SBA Loan Application

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San Juan, Puerto Rico — The U.S. Small Business Administration (SBA) loan application may be a source of additional help for Puerto Rico residents who applied for FEMA assistance after Hurricane Fiona.

SBA low-interest disaster loans are meant for more than just businesses. An applicant who is referred to the SBA during the initial FEMA application process should complete an SBA loan application. Submitting a loan application keeps the full range of disaster assistance available as an option. **No one is obligated to accept a loan.**

The federal funding process stops for those referred to the SBA who choose not to apply. If you apply and are not eligible for a loan, this may open the door to additional grant funds, such as assistance to replace essential household items, replace or repair a damaged vehicle, cover storage expenses or meet other disaster-related needs.

Reasons to complete the SBA application, even if you think you don't currently need a loan:

- SBA may bridge the gap of recovery costs not covered by FEMA grants or insurance settlements.
- 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).
- Homeowners may be eligible for a disaster loan up to \$200,000 for home repairs, and homeowners and renters may receive up to \$40,000 to replace



important personal property, including automobiles damaged or destroyed in the disaster.

- Business owners may also find recovery help through loans to repair or replace disaster-damaged business property and economic injury loans to meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster.

For one-on-one assistance completing an SBA application or to get your loan application questions answered, visit a Business Recovery Center (BRC) in the municipalities of Arecibo, Barranquitas, Caguas, Fajardo, Mayagüez, Ponce and Yabucoa.

BRC locations:

- **Inter-American University of Puerto Rico-Arecibo**, Carretera #2, km. 80.4, Barrio San Daniel, Sector Las Canelas, Arecibo, PR 00612
- **Inter-American University of Puerto Rico**, Barranquitas Regional College, Games Room in the Multipurpose Center Building, Highway 156, Intersection 719, Bo, Helechal, Barranquitas, PR 00794
- **Centro de Gobierno Municipal**, Calle Alejandro Tapia y Rivera, Caguas, PR 00725
- **Inter-American University of Puerto Rico**, Parque Batey Central, C. Unión, Fajardo, PR 00738
- **Women's Business Center**, Villa Capitán II Building, Suite 204, 828 Hostos Avenue (Party City Heights), Mayagüez, PR 00682



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- **Universidad Interamericana de Puerto Rico**, Recinto de Ponce, 104 Turpeaux Ind Park, Room 107, Mercedita, Ponce, PR 00715
- **Biblioteca Municipal de Yabucoa**, 3 Cll Catalina Morales, Yabucoa, PR 00767

For more information email disastercustomerservice@sba.gov or call 1-800-659-2955. Individuals who are deaf or hard-of-hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services. Learn more about the SBA loans available for individuals and businesses after a disaster, by visiting www.sba.gov/funding-programs/disaster-assistance. Loan applications can also be downloaded from sba.gov/disaster. Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

You can also visit any open FEMA Disaster Recovery Center. Representatives from the U.S. Small Business Administration (SBA) are on hand at the DRCs to provide program information and explain how to apply for SBA's low-interest disaster loans for homeowners, businesses, private nonprofits and renters, and provide information about repairs and rebuilding to make homes more disaster resistant. Find your nearest DRC by visiting www.fema.gov/DRC.

