



MEMA



Joint Information Center  
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Clinton, Mississippi

FEMA

# Disaster News

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## **DO NOT WAIT FOR YOUR INSURANCE SETTLEMENT; APPLY NOW FOR FEMA AND SBA DISASTER AID**

**CLINTON, Miss.** – Disaster survivors in Mississippi should not wait to settle with their insurance company before applying for federal disaster help – especially SBA loan assistance.

The SBA encourages **homeowners, renters and businesses** in 40 Mississippi counties that were impacted by the severe storms, tornadoes and flooding along the Mississippi River and its tributaries that occurred in April and May to return their completed applications, even if they have not settled with their insurance company.

“Waiting to file an SBA application could cause unnecessary delays in receiving disaster assistance and the survivors may miss the application deadline,” said Frank Skaggs, director of SBA Field Operations Center East. SBA’s Disaster Customer Service Representatives are available at the Disaster Recovery Centers to assist people with completing the applications.

Survivors who receive SBA disaster home loan applications should submit them as soon as possible to receive consideration for a loan or referral to FEMA for grant assistance that covers personal property, vehicle repair and moving and storage expenses. “I encourage anyone who has not completed their disaster loan application to meet with one of the Customer Service Representatives at one of the Centers located throughout the disaster area for one-on-one assistance,” Skaggs added.

If a survivor does not know how much of their loss will be covered by insurance or other sources, SBA will consider making a loan for the total loss up to its loan limits, provided the borrower agrees to use insurance proceeds to reduce or repay their SBA loan.

Most interest rates are below three percent for homeowners and renters, three percent for non-profit organizations and four percent for businesses with terms up to 30 years. Loan amounts and terms are set by the SBA and are based on each applicant’s financial condition.

(MORE)

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To be considered for all forms of disaster assistance call the Federal Emergency Management Agency at 800-621-FEMA (3362), TTY 800-462-7585 for people with speech or hearing disabilities. The locations of Disaster Recovery Centers and the loan application process can be obtained by calling the SBA Customer Service Center at 800-659-2955, TTY 800-462-7585 for people with speech or hearing disabilities Monday through Friday from 7 a.m. to 5 p.m., Saturday and Sunday 7 a.m. to 4:30 p.m. or by sending an e-mail to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). Location of the centers can also be found on [www.fema.gov/drclocator](http://www.fema.gov/drclocator) any time.

The 40 counties in which individuals who suffered disaster-related losses may apply for FEMA assistance as well as SBA loans are: Adams, Alcorn, Attala, Bolivar, Chickasaw, Choctaw, Clarke, Claiborne, Clay, Coahoma, DeSoto, Greene, Grenada, Hinds, Humphreys, Holmes, Issaquena, Jasper, Jefferson, Kemper, Lafayette, Leflore, Marshall, Monroe, Montgomery, Neshoba, Newton, Panola, Quitman, Sharkey, Smith, Sunflower, Tishomingo, Tunica, Warren, Washington, Webster Wilkinson, Winston and Yazoo.

Those affected by the disasters may fill out a loan application online by visiting SBA's secure website at <https://disasterloan.sba.gov/ela/>.

For Tornado and flooding damages **from April** the filing deadline to return applications for physical property damage is **June 28, 2011.** For **Flooding damages beginning on May 3 and continuing** the filing deadline to return applications for physical property damage is **July 11, 2011.**

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*For more information about the SBA's Disaster Loan Programs, visit our website at [www.sba.gov](http://www.sba.gov). 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.*

*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 temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.*

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