



CONGRESSIONAL & INTERGOVERNMENTAL WEEKLY UPDATE



FEMA

Joint Field Office, Durham, N.C.

November 17, 2016

FEMA-4285-DR-NC

SBA low-interest loans are key to disaster recovery

Hurricane Matthew survivors in North Carolina who registered with FEMA and have been referred to the U.S. Small Business Administration for a low-interest disaster loan should complete and return the loan application as soon as possible.

Obtaining a low-interest disaster loan may be the solution to recovery needs by providing the necessary funds for home repair, rebuilding and property loss. Returning the completed application also may enable survivors to qualify for FEMA disaster recovery grants that do not have to be repaid.

Homeowners and renters who SBA determines cannot afford a loan may be considered for FEMA's other needs assistance program, which provides grants for disaster-related medical and dental care, funeral costs and vehicle repairs. They also may be eligible for assistance from other organizations, too.

There is no requirement to take out a loan if one is offered from SBA. If survivors are approved for a disaster loan, they have the option not to accept the loan.

Next to insurance, SBA is the primary source of funds for real estate property repairs and replacing lost contents following a disaster. Renters and homeowners alike may borrow up to **\$40,000** to repair or replace clothing, furniture, cars or appliances damaged or destroyed in the disaster. Homeowners may be eligible for low-interest loans up to **\$200,000** for primary residence structural repairs or rebuilding.

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State/FEMA recovery centers on the move



FEMA's mobile disaster recovery centers are specially equipped telecommunication vehicles that can be placed into service quickly in impacted areas to help disaster survivors with registration and to provide other information.

North Carolina residents wanted for temporary disaster recovery jobs

North Carolinians looking for temporary work have an opportunity to be part of the team to help their state recover from Hurricane Matthew, and to learn first-hand about the recovery process. North Carolina Works, in conjunction with the Federal Emergency Management Agency, is advertising open temporary positions.

Applicants must be a U.S. citizen 18 years of age or older and have a valid government identification card, such as a driver's license or military ID. Candidates will be subject to a complete background investigation and fingerprinting before being hired. Positions are posted as the need arises.

FEMA will be here to help the people of North Carolina recover for as long as needed.

If interested in working with FEMA, you can visit the NC Works workforce office serving your area or visit www.ncworks.gov to find open jobs, or call **919-560-6880**.

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 800-621-3362 or TTY at 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 FEMA on twitter at @femaregion4. Download the FEMA app with tools and tips to keep you safe before, during, and after disasters.

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There are important reasons to file the loan

The insurance settlement may fall short. Survivors may discover that they were underinsured for the amount of work required to repair or replace their home. An SBA low-interest disaster loan can cover the gap.

SBA will work with the survivor to provide a loan that fits their personal budget. If survivors already have a mortgage on damaged property, SBA specialists can help with a low-interest loan they can afford.

SBA loans have low interest rates

Interest rates for loans for homeowners and renters can be as low as 1.563 percent.

Refinancing and relocation loans may be available on a case-by-case basis. Survivors are encouraged to speak with an SBA representative for details.

Call the SBA at **800-659-2955 (800-877-8339 TTY)** for more information.

Homeowners, renters and businesses may visit SBA's secure website [https://disasterloan.sba.gov/ela/](https://disasterloan.sba.gov/ela) to apply for disaster loans.

A convenient way to apply for an SBA low-interest disaster loan is to visit a FEMA/State Disaster Recovery Center or an SBA Business Recovery Center and meet with an SBA representative in person. SBA has staff at all DRCs and BRCs to help you with your application. To find the closest DRC go online to fema.gov/drc or ncdps.gov/.

NORTH CAROLINA BY THE NUMBERS

The following is a snapshot of the recovery effort as of Tuesday, **Nov. 15, 2016**:

- More than **\$74.8 million** has been distributed in individuals and household grants, including:
 - ◇ More than **\$52.8 million** has been approved in housing assistance for repairing/rebuilding homes and rental assistance for a temporary place to live.
 - ◇ Almost **\$22 million** in other needs assistance has been approved to help cover the costs of replacing lost contents, medical, dental and other disaster-related expenses.
- More than **52,000** home inspections have been completed.
- More than **15,000** visits were made to recovery centers by people affected by the disaster.
- More than **72,000** households registered for federal assistance.
- More than **950** low-interest disaster loans were approved by the U.S. Small Business Administration.
- More than **\$34.6 million** has been approved in low-interest disaster loans by the SBA.
- More than **\$2.25 million** has been obligated for Public Assistance Grants.
- More than **5,500** National Flood Insurance Program claims were made.
- More than **\$27 million** has been paid on all NFIP claims.

Advantages of visiting a joint State/FEMA Disaster Recovery Center

FEMA encourages all survivors to register for federal disaster assistance before visiting a Disaster Recovery Center if possible. Here's how:

Online at DisasterAssistance.gov; call the FEMA Helpline at **800-621-3362** for voice, 711 and Video Relay Service. If you are deaf, hard of hearing or have a speech disability and use a TTY, call **800-462-7585**. Or you may download the [FEMA Mobile App and apply](#).

A recovery center is a readily accessible facility where you may go for information about federal, state and other disaster assistance programs, and to ask questions related to your situation. You can meet face-to-face with representatives from North Carolina Emergency Management, FEMA, U.S. Small Business Administration, volunteer groups and other agencies.

Services offered at a DRC include guidance about disaster recovery and eligibility; assistance applying; application status updates; clarification of any written

correspondence received; housing assistance and rental resource information you may not know is available; referrals to other agencies and state programs that may provide further assistance; information about disaster-related funeral and other needs assistance; and information about low-interest disaster loans from the SBA.

All disaster recovery centers offer effective communication options, including captioned phones, iPads with video remote interpreting, assistive listening devices, magnifiers and onsite American Sign Language interpreters upon request. Both Braille and Large Print FEMA documents are available.

Those who require a reasonable accommodation (ASL interpreting, Braille, large print, etc.) while visiting a DRC, may call the FEMA helpline numbers listed above.

To locate the nearest recovery center, download the FEMA mobile app, visit fema.gov/DRC, or call the FEMA helpline.