



Rebuilding or relocating your child care facility? Disaster Assistance might be available for you!

What is Disaster Assistance? Disaster assistance is money or direct assistance to individuals, families and businesses in an area whose property has been damaged or destroyed and whose losses are not covered by insurance.

Available Disaster Assistance:

- Disaster assistance available from Federal Emergency Management Agency (FEMA)
- Disaster loans available from the U.S. Small Business Administration (SBA)

Am I eligible for FEMA and/or SBA loans? You might be eligible if your losses occurred in an area covered by a disaster declaration. If you have insurance, you must file a claim with your insurance company. You may qualify for FEMA assistance if you are a private nonprofit facility.

If your business or private, nonprofit organization has suffered physical damage or your small business or private, nonprofit organization of any size has sustained economic injury after a disaster, you may be eligible for financial assistance from SBA. If your business—regardless of size—is located in the declared disaster area, you may apply for a long-term, low-interest loan to repair or replace damaged property.

Is disaster assistance still available if I have insurance? By law, FEMA cannot provide money to individuals or households for losses that are covered by insurance. You have up to twelve (12) months from the date you registered with FEMA to submit your insurance information for review. If you have not already contacted your insurance agent to file a claim, please do this as soon as possible. Failure to file a claim with your insurance company may affect your eligibility for assistance.

The SBA loans may cover uninsured or under-insured losses. SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private nonprofit organizations fund repairs or rebuilding efforts and covers the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations.

How do I apply for FEMA assistance? You can apply by faxing the Request for Public Assistance Form to (417) 623-8211 or by emailing it to lauralee.koziol@dhs.gov. If you have general questions please call (800) 621-3362. Persons with speech or hearing disabilities may call TTY (800) 462-7585.

What information do I need to apply for FEMA? (other requirements for private nonprofits; see below)

1. Your social security number
2. Current and pre-disaster address
3. A telephone number where you can be contacted
4. Total household annual income
5. A routing and account number from your bank (only necessary if you want to have disaster assistance funds transferred directly into your bank account)
6. A description of your losses that were caused by the disaster.

Private Nonprofits:

1. Submit a Request for Public Assistance Form
2. Submit a Private Nonprofit Facility Questionnaire Form
3. Provide a copies of Bylaws and Tax Exempt Status
4. Provide lease agreement or proof of ownership
5. Provide general maintenance documentation

You can check the status of your application after 24 hours at <http://www.disasterassistance.gov/>. After filing with FEMA, you may receive a SBA Loan packet. Because child care is a business you will want to keep this packet and review the information as it is an opportunity to apply for a low interest loan.

How do I apply for a SBA loan? The SBA application process is easy. You may:

- Apply in person at any Disaster Recovery Center and receive personal, one-on-one help from an SBA representative. For information or to find a location near you, call SBA at **(800) 659-2955** or visit our web site at: <http://www.sba.gov>
- You may apply online using SBA's Electronic Loan Application at: <https://disasterloan.sba.gov/ela>
- You may complete a paper application and mail it to SBA at: **14925 Kingsport Rd., Ft. Worth, TX 76155-2243.**

What are the application steps for SBA loans?

1. If you are applying for assistance for a Presidential disaster declaration, homeowners and renters must register with the Federal Emergency Management Agency to obtain a FEMA Registration ID Number by calling 1-800-621-3362. The speech or hearing impaired may call (TTY) 1-800-462-7585.
2. Review SBA's disaster assistance FAQ found at <http://www.sba.gov/content/fact-sheet-businesses-all-sizes>.
3. Discuss assistance needs with an SBA representative by dialing 1-800-659-2955 or email your questions to disastercustomerservice.sba.gov.
4. Complete either the electronic or paper disaster loan application. Both can be found at www.sba.gov.
5. If the paper application was completed, discuss the completed application packet with an SBA representative and submit the application. You can contact an SBA representative by dialing 1-800-659-2955.

How long does it take to find out if I am approved for a SBA Loan? The SBA tries to make a decision within 14-21 days. Make sure the application is complete. Missing information is a major cause of delays.

What if I am not approved or only partially approved for an SBA loan? You may still be eligible for FEMA dollars if you are not approved for an SBA loan. You can contact FEMA at (800) 621-3362. Persons with speech or hearing disabilities may call TTY (800) 462-7585.

Should I wait for my insurance settlement before I file my loan application? No. Don't miss the filing deadline by waiting for an insurance settlement. Final insurance information can be added when a settlement is made. The SBA can approve a loan for the total replacement cost, but any insurance proceeds that duplicate SBA's loan must be applied to your SBA loan.

What does a physical disaster loan pay for that could help my child care program? Some examples include: Real property, machinery, equipment, fixtures, inventory, and leasing improvements. SBA loans will cover uninsured physical damage. If your property was insured but you are required to apply insurance proceeds to an outstanding mortgage on the damaged property, you can include the amount applied in your disaster loan application.

The information on this form was gathered using www.sba.gov and www.fema.gov. This information is not all inclusive, and one should review information on these sites and speak with a SBA and/or FEMA representative to answer any questions.