



Joint Information Center - JIC Recovery Release No. 91
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**SBA to Open Disaster Loan Outreach Center in Dededo;
Two Days Left to Apply for FEMA Assistance**

SBA to Open Disaster Loan Outreach Center in Dededo:

The U.S. Small Business Administration is opening a Disaster Loan Outreach Center to meet the needs of businesses and individuals who were affected by Typhoon Mawar. The center will be located at the Astumbo Senior Citizen Center beginning Monday, July 31, open 8 a.m. - 5 p.m. Monday - Friday.

Businesses of all sizes and private nonprofit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. SBA can also lend additional funds to businesses and homeowners to help with the cost of improvements to protect, prevent or minimize the same type of disaster damage from occurring in the future.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations of any size, SBA offers Economic Injury Disaster Loans to help meet working capital needs caused by the disaster. Economic injury assistance is available regardless of whether the business suffered any property damage.

SBA disaster loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace damaged or destroyed personal property, including personal vehicles.

Interest rates can be as low as 4 percent for businesses, 2.375 percent for private nonprofit organizations and 2.5 percent for homeowners and renters with terms up to 30 years. Loan amounts and terms are set by SBA and are based on each applicant's financial condition.

To be considered for all forms of disaster assistance, survivors must first register with FEMA at www.disasterassistance.gov.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The deadline to apply for property damage is July 27, 2023. The deadline to apply for economic injury is Feb. 28, 2024.

Two Days Left to Apply for FEMA Assistance:

If you have suffered any damage or losses due to Typhoon Mawar, you may be eligible for FEMA Individual Assistance. Please note that you only have two days remaining to register for FEMA assistance, as the deadline of July 27, Eastern Standard Time, is rapidly approaching. Because of the time difference between the Eastern

Standard Time and the Chamorro Time Zone, the deadline to register for FEMA assistance has been adjusted to **11:59 p.m. July 28, Chamorro Time.**

FEMA assistance may include grants to help homeowners and renters pay for:

- Temporary housing for those displaced from their disaster-damaged primary homes.
- Essential repairs to owner-occupied primary homes including structural components such as foundation, exterior walls and roof, and interior areas such as ceiling and floors.
- Replacement of personal property including specialized tools for employment, household items, appliances, disability equipment (i.e., wheelchairs, hearing aids, etc.) and vehicle repair or replacement.
- Other serious disaster-related needs not covered by insurance, including medical, dental, moving and child-care expenses and funeral and transportation expenses.

Typhoon Mawar survivors should register for assistance even if they have insurance. FEMA cannot duplicate insurance payments, but underinsured applicants may receive help after their claims have been settled.

If you haven't applied for federal disaster assistance yet, please register before the deadline by visiting disasterassistance.gov, using the FEMA mobile app, calling 800-621-3362 (The Helpline is available 24 hours a day/ 7 days a week at no cost for Guam residents), or stopping by a Disaster Recovery Center at Juan M. Guerrero Elementary School or Guam Community College. Hours of operation at DRCs: Monday-Friday, 8 a.m.-5 p.m.; Saturday, 9 a.m.-2 p.m.; Sunday, closed.

The DRC at Juan M. Guerrero Elementary School will permanently close at 5 p.m. July 27, Chamorro Time. The DRC at Guam Community College will remain open to assist survivors.

Disaster Recovery Centers are barrier-free and provide equal access to all visitors. If you use American Sign Language or assistive technology, and if you need accommodations to communicate, please notify FEMA staff at the center immediately.

Visit the following links for the latest information:

- Governor's Facebook: <https://www.facebook.com/govlougum>
- GHS/OCD Website: <https://ghs.guam.gov/>
- GHS/OCD Facebook: <https://www.facebook.com/GHSOCD/>

For more information, contact the Joint Information Center at (671) 478-0208/09/10.

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