



GOVERNOR GREG ABBOTT

September 26, 2017

Dear Mayor:

As you know, in response to the devastation caused by Hurricane Harvey, I requested and received a Major Disaster Declaration from President Donald Trump. This declaration allows eligible communities and individuals to access valuable aid from the Federal Emergency Management Agency (FEMA) and other federal agencies to assist you and your community in the recovery and rebuilding process. Importantly, several of these programs can provide much needed cash flow during the crucial early phase of the recovery process when revenue may remain temporarily depressed. At this time and going forward, I want to ensure you have all the support and information you need to access this assistance.

Below are two programs specifically designed to ensure local entities have access to funds in the event of temporary cash flow issues that may arise due to increased expenditures related to Hurricane Harvey:

- **Expedited Project Worksheet.** This funding option allows eligible local entities to receive expedited funding to reimburse for Category A (Debris Removal) and B (Emergency Protective Measures) expenditures needed to address immediate needs. If you are in need of expedited funding, please contact your [TDEM district coordinator](#).
- **Community Disaster Loan Program.** Under the Community Disaster Loan Program, FEMA provides operational funding to help local governments who may be experiencing a significant loss in revenue. These low-interest loans help jurisdictions return to normal operations and jump-start community recovery. Information on the Community Disaster Loan Program is enclosed.

FEMA and other federal agencies also provide assistance to eligible individuals who are experiencing a temporary interruption in work. Whether one is a small business owner who lost a business or a worker who has been temporarily displaced as a result of the disaster, programs exist to get our fellow Texans back on their feet.

- **Small Business Administration Disaster Loans.** The Small Business Administration (SBA) offers the opportunity to defer interest on existing SBA loans or apply for a low-interest disaster loan to help individuals or businesses get back on track. These loans are available to help cover repairs to physical assets such as businesses or homes and can be used to cover small business operating expenses.

- **Disaster Unemployment Assistance.** The Texas Workforce Commission, through FEMA, is offering Disaster Unemployment Assistance (DUA), which provides unemployment benefits for individuals who lost their jobs, are self-employed or no longer working as a direct result of the disaster.
- **Disaster Supplemental Nutrition Assistance Program.** The Texas Health and Human Services Commission is offering a Disaster Supplemental Nutrition Assistance Program (D-SNAP), which provides short-term food assistance benefits for families impacted by the disaster.
- **Critical Needs Assistance Program.** FEMA authorized Critical Needs Assistance (CNA) to individuals and households living in jurisdictions included in the major disaster declaration who, as a result of the disaster, are displaced from their primary dwelling for a minimum of seven days. CNA is an accelerated disaster assistance program provided to eligible individuals and households that may be used to purchase life-saving or life-sustaining items.
- **Disaster National Dislocated Worker Grants.** The Texas Workforce Commission can provide information on grants to hire individuals for clean-up jobs and also to provide longer-term employment and training services. These funds flow through State Workforce Agencies to Local Workforce Development Boards with services being delivered through American Job Centers.

Information on all of these programs is included in this letter and can be shared with individuals in your community.

I encourage you to contact your Commission to Rebuild Texas point of contact if you have additional questions. The commission stands ready to help you utilize the tools available to ease temporary budgetary constraints and will assist you in ensuring that your citizens have access to resources that may be needed to help them get back on their feet.

Thank you for your continued dedication and commitment to rebuilding your community. Together we will build a better Texas for future generations.

Sincerely,

A handwritten signature in black ink, appearing to read "Greg Abbott", written in a cursive style.

Greg Abbott
Governor



FEMA

Fact Sheet

CRITICAL NEEDS ASSISTANCE – INDIVIDUALS AND HOUSEHOLD PROGRAM

FEMA may authorize Critical Needs Assistance (CNA) to individuals and households who, as a result of the disaster, are displaced from their primary dwelling for at least 7 days. CNA is a fixed amount of \$500 in accelerated disaster assistance provided to eligible individuals and households that may be used for life-savings and/or life sustaining items such as, but not limited to, water, food, first aid, prescriptions, infant formula, diapers, personal hygiene times, and fuel for transportation. CNA is not intended to replace congregate shelters, nor should it be used as an evacuation strategy.

CNA is funded under the Other Needs Assistance (ONA) provision of the Individuals and Households Program (IHP) and is subject to state cost-share. It is a one time payment per household and is not income dependent. The State must request that FEMA authorize CNA in a disaster for specific geographic areas expected to be inaccessible for an extended period of time (i.e. 7 days or longer). The eligibility period for CNA corresponds to the standard registration period for IHP, which is 60 days from the date of the Presidential disaster declaration.

Individuals and Households may be eligible for CNA if :

- Applicants register with FEMA
- they pass identity verification
- at registration, they assert that they have critical needs and request financial assistance for those needs and expenses
- their pre-disaster primary residence is located in a geographic area that is designated for CNA and occupancy is verified; and
- as a result of the disaster, they are displaced from their pre-disaster residence and they are currently not living in their primary residence.

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"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."

May 2011



- 1. What is D-SNAP? (Updated 9/11)**
- 2. What is the difference between D-SNAP and expedited SNAP? (Updated 9/11)**
- 3. Where is D-SNAP available? (Updated 9/18)**
- 4. What if I'm not in my home county and can't make it back to apply for D-SNAP? (Updated 9/14)**
- 5. Why isn't D-SNAP available in my county yet? (Updated 9/18)**
- 6. What emergency food benefits are available? (Updated 9/5)**
- 7. How can I get hot foods using my EBT card? (Updated 9/1)**
- 8. How can I get a replacement EBT card? (Updated 9/6)**
- 9. Are replacement benefits available for August? (Updated 9/5)**
- 10. Are September SNAP benefits available early? (Updated 9/5)**
- 11. My EBT card is showing a different balance than I was expecting. Can I use it? (Updated 9/5)**
- 12. What if I need to renew my SNAP benefits? (Updated 9/1)**
- 13. How will the mail to and from HHSC be affected by the hurricane? (Updated 9/8)**

1. What is D-SNAP?

- The Disaster Supplemental Nutrition Assistance Program offers short-term food assistance benefits to families affected by a disaster.
- D-SNAP offers a one-time benefit for food assistance to families recovering from the disaster. The amount is equal to two months of the maximum amount of SNAP benefits, based on household size.
- D-SNAP is designed to help when people return to their homes and have access to electricity and grocery stores.
- D-SNAP is only available for those who weren't currently receiving regular SNAP benefits at the time of the disaster.
- Benefits are issued via an electronic benefit transfer card, called a Lone Star Card, which you can use to purchase food at any SNAP-authorized retailer, such as grocery stores or convenience stores.
- D-SNAP must be federally approved and is only available in the counties that receive a federal disaster declaration as they begin recovery efforts.
 - ◇ Counties included in the "Individual Assistance" federal disaster declaration are Aransas, Austin, Bastrop, Bee, Brazoria, Calhoun, Chambers, Colorado, DeWitt, Fayette, Fort Bend, Galveston, Goliad, Gonzales, Hardin, Harris, Jackson, Jasper, Jefferson, Karnes, Kleberg,



Lavaca, Lee, Liberty, Matagorda, Montgomery, Newton, Nueces, Orange, Polk, Refugio, Sabine, San Jacinto, San Patricio, Tyler, Victoria, Walker, Waller, Wharton

2. What is the difference between Disaster-SNAP and expedited/emergency SNAP?

- **D-SNAP**

- ◇ The Disaster Supplemental Nutrition Assistance Program offers a one-time benefit for food assistance to families recovering from a disaster.
- ◇ D-SNAP can only be approved for counties that have received the federal disaster declaration as they begin recovery efforts.
 - * Counties included in this federal disaster declaration are Aransas, Austin, Bastrop, Bee, Brazoria, Calhoun, Chambers, Colorado, DeWitt, Fayette, Fort Bend, Galveston, Goliad, Gonzales,
- ◇ Hardin, Harris, Jackson, Jasper, Jefferson, Karnes, Kleberg, Lavaca, Lee, Liberty, Matagorda, Montgomery, Newton, Nueces, Orange, Polk, Refugio, Sabine, San Jacinto, San Patricio, Tyler, Victoria, Walker, Waller, Wharton
- ◇ To be eligible, you must:
 - * Be from a county that has been declared a federal disaster area.
 - * Have experienced a loss of income, destruction of your home or a disaster-related expense such as temporary shelter or home repairs.
 - * Not currently get regular SNAP food benefits.
- ◇ Once D-SNAP is approved, you must apply in person at a designated D-SNAP location. You won't be able to apply on YourTexasBenefits.com.

- **Expedited/Emergency SNAP**

- ◇ Regular, non-disaster SNAP benefits are available to applicants statewide, and provide an ongoing monthly benefit to eligible households to help people buy food and other eligible items they need for good health.
- ◇ Expedited/Emergency SNAP isn't a specialized program related to disasters. It is expedited processing of applications for regular SNAP benefits that is provided to applicants that meet certain criteria.
- ◇ To be eligible for expedited processing for regular, non-disaster SNAP benefits, one of the following conditions must apply:
 - * Resources of \$100 or less, and you must make less than \$150 a month.
 - * Combined resources and how much you make a month are less than how much you made last month.



- * A family includes a migrant or seasonal farm worker who has \$100 or less in resources and very little income or income has terminated.
- ◇ Those who qualify for expedited processing must also meet eligibility qualifications, such as income and citizenship criteria.
- ◇ You can apply for SNAP online at YourTexasBenefits.com. If you do not have access to a computer or mobile device, you can call 2-1-1 (or 877-541-7905) and select Option 2 to find other options.

3. When will D-SNAP be available in my county?

- D-SNAP has been approved and is now available in certain counties. More counties will be added in the coming days.
- D-SNAP is available to the residents of the following counties on the dates listed:

COUNTY	DATES AVAILABLE
Aransas	Sept. 19 - 25
Brazoria	Sept. 18 - 24
Calhoun	Sept. 18 - 24
Dewitt	Sept. 13 - 19
Gonzales	Sept. 13 - 19
Harris	Sept. 22 - Oct. 5
Jasper	Sept. 13 - 19
Karnes	Sept. 13 - 19
Kleberg	Sept. 13 - 19
Lavaca	Sept. 13 - 19
Matagorda	Sept. 13 - 19
Nueces	Sept. 19 - 25
Newton	Sept. 13 - 19
Orange	Sept. 13 - 19
Polk	Sept. 18 - 23
Refugio	Sept. 19 - 25
Sabine	Sept. 13 - 19
San Patricio	Sept. 19 - 25
Tyler	Sept. 13 - 19

- Visit the HHS website at hhs.texas.gov/d-snap to view more details and to see when additional counties are added.



4. What if I'm not in my home county and can't make it back to apply for D-SNAP during my designated time?

- When a county has an active D-SNAP program, you can go to any local HHS benefits office across the state to apply for D-SNAP during the days that program is active in your home county.
- If the county you are applying in has a designated D-SNAP site, you must go to that site instead of a local office.
- To find a list of counties with active D-SNAP programs, designated D-SNAP sites, local HHS benefits offices, and the dates, please visit hhs.texas.gov/d-snap.

5. Why isn't D-SNAP available in my county yet?

- D-SNAP will be made available in the coming days in the remaining counties. HHS continues to work with local county officials so D-SNAP can be offered as soon as possible. When new counties are confirmed, they are added to the HHS website at hhs.texas.gov/d-snap.
- Larger areas need special sites to help large numbers of people. HHS continues to work with local county officials so D-SNAP can be offered there as soon as possible. HHS will announce those dates and sites when they are available.

6. What emergency food benefits are available?

- HHS is working with federal and local partners to implement disaster-related SNAP food benefits. When D-SNAP is approved, we'll let you know how and when to apply through the HHS website, 2-1-1, HHS social media and YourTexasBenefits.com.
- If you currently receive SNAP, you can buy hot foods and hot food products from any SNAP retailer (such as grocery stores or convenience stores) in Texas, with the Lone Star Cards through Sept. 30, 2017. Hot foods or hot food products include prepared foods from a grocery store deli or a rotisserie chicken.
- If you need food or water now (short term food resources), you can call 2-1-1 and select Option 5 to find places where you can get it, such as food pantries or disaster distribution centers in your area.

7. How can I get hot foods using my Lone Star card?

- You can use your Lone Star card to buy hot foods and hot food products from any SNAP retailer (such as grocery stores or convenience stores) in Texas through Sept. 30.
- Retailers that normally accept SNAP benefits were told to allow purchases of hot and prepared foods.
- If you tried to purchase hot or prepared food items at one of these retailers and were denied, please send the name and location of the retailer to Lone Star Business Services by calling 512-206-4748 or by emailing LoneStar@hhsc.state.tx.us.



8. How can I get a replacement Lone Star card?

- If you get SNAP or Temporary Assistance for Needy Families and need a replacement Lone Star Card because the card was lost or destroyed, you can get a new card three ways.
 - ◇ If you don't have access to mail, you can get a new card at a local HHS office. You can call 2-1-1 and select Option 2 to find the closest office to you.
 - ◇ If you have access to mail, you can call the Lone Star Help Desk at 800-777-7EBT (800-777-7328) and a new card will be mailed to you.
 - ◇ If you are in the Houston area and need a new card, you can go to the Houston Food Bank at 535 Portwall Street in Houston. Cards may be picked up at the food bank from 11 a.m. to 5 p.m. Sunday and Monday and from 8 a.m. to 5 p.m. Tuesday through Friday.

9. Are replacement benefits available for August?

- If you get SNAP and live in one of the 58 counties affected by Hurricane Harvey, a percentage of your August benefits have been replaced to account for food you lost due to the disaster.
- Replacement benefits were automatically added to your Lone Star Card on Sept. 2. You don't need to take any action to receive the replacement benefits.
- To check the replacement amounts, you can visit YourTexasBenefits.com or call the Lone Star Help Desk at 800-777-7EBT (800-777-7328).
- If you get SNAP and your benefits were issued on or after Aug. 26, you must report your food loss to get replacement benefits. You will need to complete Form H1855, Affidavit for Nonreceipt or Destroyed Food Stamp Benefits by Sept. 30, to have them replaced. The form is available online and in local offices. Once completed, the signed form can be mailed or returned to a local office. To receive replacement benefits immediately, you must go to a local office. You can call 2-1-1 and select Option 2 to find the closest open local office to you.

10. Are September SNAP benefits available early?

- SNAP benefits were issued early for clients in counties affected by Hurricane Harvey. If you live in any of the 58 counties declared a state of disaster by the governor, you received your September benefits Sept. 1, even if that isn't when you normally receive your benefits.
- You don't need to take any action to receive your benefits early. You can use these benefits once they are on your Lone Star card at any SNAP retailer, such as grocery stores or convenience stores in Texas.
- To check your benefits, you can visit YourTexasBenefits.com or call the Lone Star Help Desk at 800-777-7EBT (800-777-7328).
- The change affects October benefits for some clients as well. If you normally receive your benefits Oct. 12, 13 or 15, your October benefits will be issued Oct. 11. November benefit issuance dates won't be affected.



**11. My Lone Star Card is showing a different balance than I was expecting.
Can I use it?**

- SNAP benefits were issued early for clients in counties affected by Hurricane Harvey. If you live in any of the 58 counties declared a state of disaster by the governor, you received your September benefits on Sept. 1, even if that is not when you normally receive your benefits.
- You also may have had a percentage of your August benefits replaced if your August SNAP benefits were issued on or before Aug. 25.
 - ◊ Replacement benefits were automatically added to your Lone Star Card on Sept. 2.
- You can use these benefits once they are loaded on your Lone Star card at any SNAP retailer (such as grocery stores or convenience stores) in Texas.
- To check your benefits, you can visit YourTexasBenefits.com or call the Lone Star Help Desk at 800-777-7EBT (800-777-7328).

12. What if I need to renew my SNAP benefits?

- If you are living in one of the 58 counties affected and were supposed to renew your SNAP benefits in August, September or October, you will have your certification periods automatically extended for six months.
- You don't need to take any action at this time to receive this extension.
- You will receive a notice when it is time to renew your benefits.
- You can use YourTexasBenefits.com or the Your Texas Benefits mobile app to manage your benefits case and to update HHS of any address changes. You can sign up for electronic notices to stay informed about your case so you do not miss information while mail delivery is disrupted or you are not able to receive mail.

13. How will the mail to and from HHS be affected by the hurricane?

- Disruptions to mail service will affect incoming and outgoing mail in the coming weeks in the Houston area and East Texas.
- When possible, you should submit documents using the Your Texas Benefits mobile app or YourTexasBenefits.com to avoid potential delays. They can also be faxed to 877-447-2839.
- Mail that was sent to HHSC but not received before the storm may not be delivered until the week of Sept. 11.
- Outgoing mail from HHS will also experience delays.



FEMA

DISASTER ASSISTANCE

FACT SHEET

Community Disaster Loan (CDL) Program

The Community Disaster Loan (CDL) Program provides operational funding to help local governments that have incurred a significant loss in revenue, due to a major disaster, that has or will adversely affect their ability to provide essential municipal services.

- The Stafford Act, Section 417, subparts 206.360 through 206.367, authorizes FEMA to provide direct loans to local governments who have suffered a substantial loss of tax and other revenues as a result of a major disaster and which can demonstrate a need for Federal financial assistance in order to perform its governmental functions. 44 CFR 206.361(a)
- Local governments must show a substantial loss (greater than 5%) of tax and other revenues for the current or succeeding year as a result of a major disaster. 44 CFR 206.363(b)(2)
- Loan amounts (Stafford Act Section 417(b)) shall be based on need and shall not exceed:
 - the cumulative estimated revenue loss for the fiscal year of the disaster and the subsequent three fiscal years; or, 25% of the approved operating budget of the local government for the fiscal year in which the disaster occurred or the subsequent fiscal year; or, maximum loan cap of \$5,000,000.
 - If the estimated revenue loss for the fiscal year of the disaster is at least 75% of the local government's operating budget for that fiscal year, the loan may be 50% of the local government's operating budget for the fiscal year of the disaster, but shall not exceed \$5 million.
- The major disaster must have adversely affected the level of essential municipal services previously provided. 44 CFR 206.363(b)(2)
- State law must not prohibit local governments from incurring indebtedness resulting from a federal loan. 44 CFR 206.363(a)(1)
- Capital outlays and debt service (interest and principal) for capital items will be excluded in the calculation of the applicant's operating budget. 44 CFR 206.364(b)(2)
- The term of the loan is five years, and can be extended to ten years, with the applicant selecting the payment schedule. 44 CFR 206.361(e)
- The interest is the rate for the five-year maturities as determined by the Secretary of the Treasury on the date the promissory note is executed, adjusted to the nearest 1/8th percent. 44 CFR 206.361(c).
- FEMA will execute a promissory note to the applicant co-signed by the state. If the state cannot legally co-sign the note, the local government must pledge collateral security. Funds will be dispersed in accordance with the terms of the note. 44 CFR 206.364(d)(2)
- Funds must be used to carry on existing local government functions of a municipal operation character, or to expand such essential functions to meet disaster-related needs. 44CFR 206.361(f).
- FEMA will provide technical assistance to expedite the application and approval process.
- To initiate the process, the Governor's Authorized Representative shall request activation of CDL Program for the specific disaster(s).



FEMA

Fact Sheet

Disaster Unemployment Assistance

The Federal Emergency Management Agency (FEMA) Disaster Unemployment Assistance (DUA) program is available to local, state, tribal, and territorial governments in the aftermath of a presidential disaster declaration. The program provides unemployment benefits and reemployment services to individuals who have become unemployed as a result of a Presidential disaster declaration and are ineligible for regular state unemployment insurance (UI). FEMA has delegated the responsibility of administering the DUA program and payment of DUA assistance to the Secretary of Labor.

When a Presidential disaster is declared, the U.S. Department of Labor (DOL) oversees the DUA program in coordination with FEMA. FEMA provides the funds for payment of benefits and reimburses the state for its administrative costs. The State UI agency administers DUA and issues a press release throughout the declared disaster area announcing DUA availability.

This fact sheet outlines general information pertaining to the requirements and conditions under which an individual may be eligible for DUA. For additional information concerning the DUA program, individuals may contact the U.S. Department of Labor at **1-866-487-2365**, or the local State UI agency.

General Requirements

To be eligible for DUA, individuals must:

- Not be eligible for regular UI.
- Be unemployed as a direct result of the disaster.
- Be able and available for work, unless injured as a direct result of the disaster (see conditions below).
- File an application for DUA within 30 days of the date of the announcement of availability of DUA.
- Have not refused an offer of employment in a suitable position.

Conditions of Unemployment

One of the following conditions of unemployment or inability to perform services in self-employment must have occurred as a direct result of the disaster:

- The individual has had a week of unemployment following the date the major disaster began.
- The individual is unable to reach his/her place of employment.
- The individual was scheduled to start work and the job no longer exists or the individual was unable to reach the job.
- The individual became the major supporter of the household because the head of the household died as a direct result of the disaster.
- The individual cannot work because of an injury caused as a direct result of the major disaster.
- The individual lost a majority of income or revenue because the employer or self-employed business was damaged, destroyed, or closed by the federal government.

Note: Suffering a monetary loss due to damage of property or crops does not automatically entitle an individual to DUA. Applicants must follow the instructions in the announcement and file for DUA based on the filing method used by the state (i.e., in-person, mail, telephone, or internet).

For additional information on how to file a DUA claim, contact the State Unemployment Insurance agency.

Rules and Responsibilities

Non-discrimination

All forms of FEMA disaster assistance are available to any affected household that meets the eligibility requirements. No Federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.

Residency status in the United States and its territories

To be considered for DUA, individuals must provide proof of identity and citizenship (U.S. citizen, U.S. national or qualified alien). DUA shall not be paid to an individual, who receives regular UI.

Documentation

Individuals are required to substantiate employment or self-employment or to substantiate work that was to begin on or after the date of the disaster. If proof of employment cannot be provided at the time the claim is filed, individuals have 21 calendar days from that time to meet this requirement. Failure to submit this documentation within the 21 days will result in a denial of DUA, and any benefits already paid will be considered overpaid. Individuals are required to repay any benefits overpaid.

Duration of Assistance

DUA benefits are generally paid for up to 26 weeks beginning with the first week following the date the major disaster began, and ending with the 26th week following the date the major disaster is declared by the President, as long as the individual's unemployment continues to be a direct result of the disaster.

The Three Step Process: Disaster Loans



About Disaster Loans

The U. S. Small Business Administration (SBA) provides low-interest, long-term disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters to repair or replace uninsured/underinsured disaster damaged property. SBA disaster loans offer an affordable way for individuals and businesses to recover from declared disasters.



STEP 1: Apply for Loan

- Apply: 1) online; 2) in-person at a disaster center; or 3) by mail.
- Apply online at the SBA's secure website <https://disasterloan.sba.gov/ela>.
- As a business of any size, you may borrow up to \$2 million for physical damage.
- As a small business, small agricultural cooperative, small business engaged in aquaculture, or private non-profit organization you may borrow up to \$2 million for Economic Injury.
- As a small business, you may apply for a maximum business loan (physical and EIDL) of \$2 million.
- As a homeowner you may borrow up to \$200,000 to repair/replace your disaster damaged primary residence.
- As a homeowner or renter, you may borrow up to \$40,000 to repair/replace damaged personal property.



STEP 2: Property Verified and Loan Processing Decision Made

- SBA **reviews your credit** before conducting an inspection to verify your losses.
- An SBA verifier will **estimate** the total physical loss to your disaster damaged property.
- A loan officer will determine your **eligibility** during processing, after reviewing any insurance or other recoveries. SBA can make a loan while your insurance recovery is pending.
- A loan officer works with you to provide all the necessary information needed to reach a loan determination. Our goal is to arrive at a decision on your application within 4 weeks.
- A loan officer will contact you to discuss the loan recommendation and your next steps. You will also be advised in writing of all loan decisions.



STEP 3: Loan Closed and Funds Disbursed

- SBA will prepare and send your Loan Closing Documents to you for your signature.
- Once we receive your signed Loan Closing Documents, an initial disbursement will be made to you within 5 days:
 - Physical damage:
 - \$25,000
 - Economic injury (working capital):
 - \$25,000
- A case manager will be assigned to work with you to help you meet all loan conditions. They will also schedule subsequent disbursements until you receive the full loan amount.
- Your loan may be adjusted after closing due to your changing circumstances, such as increasing the loan for unexpected repair costs or reducing the loan due to additional insurance proceeds.

For more information or to find a local disaster center, contact SBA's Customer Service Center at 1-800-659-2955 (TTY: 1-800-877-8339).

<http://www.sba.gov/disaster>

August 2017

Required Documentation

The following documents are required to process your application and reach a loan decision. Your Loan Officer and Case Manager will assist you to ensure that you submit the proper documentation. Approval decision and disbursement of loan funds is dependent on receipt of your documentation.

BUSINESSES	HOMEOWNERS AND RENTERS
<ul style="list-style-type: none"> • Business Loan Application (SBA Form 5) completed and signed by business applicant. • IRS Form 4506-T completed and signed by Applicant business, each principal owning 20% or more of the applicant business, each general partner or managing member and, for any owner who has more than a 50% ownership in an affiliate business. (Affiliates include business parent, subsidiaries, and/or businesses with common ownership or management). • Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business; an explanation if not available. • Personal Financial Statement (SBA Form 413) completed, signed and dated by the applicant (if a sole proprietorship), each principal owning 20% or more of the applicant business, each general partner or managing member. • Schedule of Liabilities listing all fixed debts (SBA Form 2202 may be used). <p>ADDITIONAL INFORMATION THAT MAY BE NECESSARY TO PROCESS YOUR APPLICATION:</p> <ul style="list-style-type: none"> • Complete copies, including all schedules, of the most recent Federal income tax returns for each principal owning 20% or more of the applicant business, each general partner or managing member, and each affiliate when any owner has more than a 50% ownership in the affiliate business. Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management. • If the most recent Federal income tax return has not been filed, a year-end profit and loss statement and balance sheet for that tax year. • A current year-to-date profit and loss statement. • Additional Filing Requirements (SBA Form 1368) providing monthly sales figures. 	<ul style="list-style-type: none"> • Home Loan Application (SBA Form 5c) completed and signed by Applicant and Co-Applicant. • IRS Form 4506-T completed and signed by Applicant and Co-Applicant. <div data-bbox="1428 636 1650 721" data-label="Image"> </div> <p>https://disasterloan.sba.gov/ela</p> <div data-bbox="1482 852 1598 1011" data-label="Image"> </div> <p>1-800-659-2955 (TTY: 1-800-877-8339)</p>