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I STARTED BY CALLING FEMA. WHY DID I END UP WITH THE SBA?

TRENTON, N.J. — Some Hurricane Sandy survivors who ask for disaster assistance wonder why they receive applications for loans from the U.S. Small Business Administration.

Receiving an SBA loan application is part of the process that begins when survivors register with the Federal Emergency Management Agency for help after a disaster.

Applications of those registering with FEMA are evaluated, based on the information they supply, for available disaster assistance. This includes money for essential repairs or replacement of homes and personal property, such as automobiles, lost as a result of the disaster.

Those found to be eligible for SBA's low-interest, long-term loans are sent applications. The applications for SBA loans must be returned by Jan. 30, 2013.

Filling out and returning the SBA documents does not obligate the survivor to accept a loan, if offered. But completing the application is a necessary step for those needing money for more than housing assistance.

FEMA's Individual Assistance program can provide grants to repair or replace personal property items such as clothing, furniture, cars or appliances damaged or destroyed in the disaster.

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