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## One Week Left for South Dakotans to File Flood Claims with FEMA

**PIERRE, S.D.** - There is just one week left for South Dakotans to file claims for disaster aid with the Federal Emergency Management Agency (FEMA), disaster officials announced today.

The last day to file for aid with FEMA is Monday, October 24.

"The window is closing soon," said Federal Coordinating Officer Gary Stanley of FEMA. "Please check your furnace and everything else for flood damage, and register with us now if there is any chance you were affected. After next Monday, it's too late."

Homeowners, renters and businesses in Charles Mix, Hughes, Stanley, Union and Yankton counties may be eligible for this assistance. They can register for it by calling 800-621-FEMA (3362) or TTY 800-462-7585 from 7 a.m. to 10 p.m. CDT, by going online at www.disasterassistance.gov, or through a Web-enabled mobile device or Smartphone by going to m.fema.gov.

A toll-free legal services hotline is also available for South Dakota residents affected by flooding. The hotline allows callers to request pro bono assistance from a lawyer on issues they may be facing because of the flood, such as replacing legal documents, filing insurance claims, or counseling on foreclosure or tenant issues. Affected residents may call 1-888-870-3176 between 9 a.m. and 5 p.m. CDT Monday through Friday. Messages can be left at any time. Callers should identify that they are seeking flood-related legal assistance. Resources are also available online at the State Bar of South Dakota's Web site, www.sdbar.org.

"I encourage everyone impacted by the flooding to take advantage of every resource available to help with their recovery," said Kristi Turman, State Coordinating Officer and Director of the South Dakota Office of Emergency Management. "The FEMA Individual Assistance program is an important resource in recovery. You don't want to miss the filing deadline and realize too late that you had damages from the flooding."

October 24 is also the deadline to submit disaster loan applications for property damage to the U.S. Small Business Administration (SBA). SBA has approved more than \$5 million in federal disaster loans to date to help South Dakota residents and businesses recover from disaster losses.

SBA offers low-interest federal disaster loans to homeowners, renters, businesses of all sizes and private, nonprofit organizations to help pay for repair or replacement of disaster-damaged property. Loan amounts may be up to \$200,000 for a primary residence, \$40,000 for personal property and \$2 million for business assets. Interest rates may be as low as 2.563 percent for homeowners and renters, 4 percent for businesses, and 3 percent for nonprofit organizations.

Small businesses and most private, nonprofit organizations may apply for SBA loans of up to \$2 million to help meet disaster caused working capital needs. These working capital loans are available regardless of whether the business suffered any property damage.

Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan. There are no fees or costs to apply. Approved applicants will have the time they need to decide if they want the loan. If SBA cannot approve their application, in most cases they refer the applicant to FEMA's Other Needs Assistance (ONA) program for possible additional assistance.

Applicants may apply online via SBA's secure Web site at <a href="https://disasterloan.sba.gov/ela">https://disasterloan.sba.gov/ela</a>. SBA information and assistance is also available by calling SBA at (800) 659-2955, emailing <a href="mailto:disastercustomerservice@sba.gov">disastercustomerservice@sba.gov</a>, or on SBA's Web site <a href="https://www.sba.gov/services/disasterassistance">www.sba.gov/services/disasterassistance</a>. Individuals who are deaf or hard-of-hearing may call (800) 877-8339.