

PUBLIC INPUT REQUEST: Thinking back when you visited FEMA and FEMA instructed you to apply to the SBA Program.



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This Labor Day weekend when you have time I would like for you to think back to the visit you made with FEMA and the SBA processing center. I want to hear from all disaster states, all people told by FEMA to apply to the SBA. Share your SBA Loan story.

I would like you to really think hard about the time when FEMA told you to apply for your SBA Disaster Loan.

I need you to visualize the moment in time, remember what was said to you by the FEMA worker. What you were thinking when you picked up that FEMA color glossy brochure with your hands and glanced over it.

I, no strike that, We need you to remember that day this weekend and we need you to share how you felt, what you saw, what you heard and what you were told by both of these federal agency workers.

Remember what the weather was like, remember the sounds of the room, remember how you felt, your health, your emotional state of mind, remember every minute, every second leading up to the time FEMA told you to apply for an SBA loan.

Remember the walk from the FEMA table over to the cubical of the SBA station, see the forms again, the ones with promise of other assistance from FEMA the low interest, the payment methods, the length of time to repay the loan.

Read the documents they gave you after you were guided through the loan application process. Remember how you felt, remember the voices, see the faces of those working for the SBA entering your financial data, the disclosure agreement, the timelines. Think about every answer you gave to every question the SBA worker asked.

Remember the smiles how they presented themselves to you, the feel good feeling that you were one step away from receiving the financial assistance you needed. Was that a feeling you were going to get a loan to pay back over the next 30 years or was that more of a feeling FEMA would offer you grant money?

Think about the jokes, the conversation, even how the loan manager sitting in a nearby cubical would spout out something about the employee you were working with that made you all laugh and joke some more. Think about how friendly the process was, how you had no real problems because your fix was just a few keystrokes away.

Bring the feelings back into your mind today and write them all down, one time, the last time and share it with me so I can present it to every disaster victim in every town, city, state, island and mainland location so we end this unjust treatment of disaster victims, the stress of the loan, of losing of all other assistance because of this loan process.

Share your story, no matter how short or how long and help us warn others of this unjust processing system.

- Send your story to us using any of the following methods.
 - [Contact Form Page](#)
 - Email Address listed in the "Share Your Story" image above.
 - Facebook.Com groups,
 - [Restore LA Program Info Exchange](#)
 - [DENIED by Restore Louisiana](#)
 - If you are in a group for other states please share your group with us so we can keep the knowledge and experience learned flowing.
 - Send a link if your story is online.
 - Make your Facebook comment your story and tell us all if you want your name included or not.

Thank you for your time.
Murray W.

**Please indicate if you would like your name excluded so you are anonymous with your public comment and story.*

- **8-31-2018:** Back story. Wife is handicapped i have arthritis in both knees. 80% of the Demolition was done by myself. I was right in the middle of ripping out walls and floors when the FEMA rep showed up. he walked around and took a few pictures and then told us he needed a list of everything we had lost in the Flood. Neither the wife nor I had even thought much about losses except water heater, bed and couch so we told him we didn't know at the time. He replied he would put down \$10k . Then he stated that if we needed more than that we needed to apply for an SBA loan . We applied and got approved . and took out a loan for \$24K . When restore finally got around to talking to us . we find out that we have to sign over our \$10k GRANT from FEMA and our \$24K LOAN from SBA To get our house repaired because the program calls a GRANT (That doesn't have to be repaid) and a LOAN (That we are having to repay now) a duplication of Benefits. Neither of these were we able to use to repurchase things that we lost in the flood since we had to sign them over. If we had known what was going to happen with the restore program and the Duplication of benefits fiasco, We would have never applied for the loan . I am personally advising people in other states that have had disasters happen , NOT to take out any SBA loans until they get the rules for any programs in their state . That way they don't get screwed like we did.

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Original location: <https://www.truckandtools.com/disaster/sba.asp?gdyk=140>

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