

## CHAPTER 2

**ORIGINATING THE LOAN APPLICATION**

## 2.1. FEMA REGISTRATION AND INITIAL DISASTER SURVIVOR CONTACT (14)

Generally this process is performed by FOC-E, FOC-W, and the CSC:

A. **FEMA Registration Process - Presidential Declarations**

1. **Home loan inquirers** who call FEMA are registered.
  - a. In Presidential declarations, inquirers with a household income below the minimum income levels stated in the Income Test Tables (provided by SBA) are classified as Failed Income Test (FIT). They are referred by the FEMA registrar directly to Individuals and Household Program (IHP), bypassing the SBA process. For statistical purposes, FITs are not counted as SBA interviews.
    - (1) Inquirers not classified as FIT are referred to SBA, which results in the opportunity to apply for an SBA disaster loan.
2. **Business loan (including EIDL) inquirers** who call the FEMA are also registered. However, because there are no FITs for business applicants, all inquirers are referred to SBA.
3. **Disaster Home/Business Loan Inquiry Record (SBA Form 700)**. When assisting a disaster survivor at a field location, you must document the interview and record essential information using SBA Form 700.

NOTE: You must complete the SBA Form 700 regardless of whether the applicant has registered with FEMA in a Presidential declaration.

## 2.2. INITIAL CONTACT (16)

- A. **Initial Interview Performed at any Disaster Assistance Center**. This is your first contact with the disaster survivor. Their perception that SBA is ready to assist with a timely recovery through its loan program depends on how well you explain:
1. The program;
  2. The application forms;
  3. The importance of fully complying with our filing requirements; and
  4. The availability of free assistance in completing the forms at an assistance center or by calling the CSC.