SBA

U.S. Small Business Administration

GETTING DISASTER HELP FROM SBA

WHAT YOU NEED TO KNOW

♦ SBA offers federal low-interest disaster loans to **businesses of all sizes, most private nonprofit organizations, homeowners and renters**.

♦ Businesses of any size may borrow **up to $2 million** to repair/replace disaster property damage.

♦ Small businesses, small businesses engaged in aquaculture and most private nonprofit organizations may also borrow to help meet disaster caused working capital needs. The $2 million maximum applies to the combination of property damage and working capital loans.

♦ If you are a **homeowner** or **renter,** FEMA may refer you to SBA. SBA disaster loans are the primary source of money to pay for repair or replacement costs not fully covered by insurance or other compensation.

♦ Homeowners may borrow **up to $200,000** to repair or replace their primary residence.

♦ Homeowners and renters may borrow **up to $40,000** to replace personal property, including vehicles.

WHAT YOU NEED TO DO

♦ Begin by registering with FEMA, if you haven't already done so, call (800) 621-3362.

♦ **Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan. If SBA cannot approve your application, in most cases we refer you to FEMA's Other Needs Assistance (ONA) program for possible additional assistance.**

THREE WAYS TO APPLY TO SBA

♦ Apply online using SBA's secure website at *https://disasterloan.sba.gov/ela*.

♦ Apply in person at any Disaster Recovery Center and receive personal, one-on-one help from an SBA representative. For additional information or to find a location near you, visit our website at *https://disasterloan.sba.gov/ela*, call SBA at (800) 659-2955 or email *disastercustomerservice@sba.gov*. Individuals who are deaf or hard-of-hearing may call (800) 877-8339.

♦ Apply by mail: Send completed paper application to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.