



## 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

- ◆ Register with FEMA at [www.disasterassistance.gov](http://www.disasterassistance.gov). This is the fastest way to register for help.
- ◆ **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](mailto: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.