



DISASTER ASSISTANCE

Federal Disaster Loans for
Homeowners, Renters and Businesses of All Sizes

GETTING DISASTER HELP FROM SBA

WHAT YOU NEED TO KNOW

- ◆ 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.
- ◆ SBA offers low-interest disaster loans to **homeowners, renters, businesses of all sizes** and **private, non-profit organizations**.
- ◆ 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.
- ◆ Businesses may borrow **up to \$2 million** for any combination of property damage or economic injury.
- ◆ SBA offers low-interest working capital loans (called **Economic Injury Disaster Loans**) to small businesses and most private, non-profit organizations of all sizes having difficulty meeting obligations as a result of the disaster.

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 they refer you to FEMA's Other Needs Assistance (ONA) program for possible additional assistance.**

THREE WAYS TO APPLY TO SBA

After you register with FEMA

- ◆ Apply in person at any Disaster Recovery Center and receive personal, one-on-one help from an SBA representative. For information or to find a location near you, call SBA at **(800) 659-2955** or visit our web site at: <http://www.sba.gov/services/disasterassistance> and "Click here for information on SBA's Disaster Recovery Centers."
- ◆ You may apply online using SBA's Electronic Loan Application at: <https://disasterloan.sba.gov/ela>.
- ◆ You may complete a paper application and mail it to SBA at: **14925 Kingsport Rd., Ft. Worth, TX 76155-2243**.