SBA

U. S. Small Business Administration

GETTING DISASTER HELP FROM SBA

WHAT YOU NEED TO KNOW

- SBA offers low-interest disaster loans to **businesses of all sizes, most private nonprofit organizations, homeowners and renters.**
- 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, small businesses engaged in aquaculture and most private nonprofit organizations of all sizes having difficulty meeting obligations as a result of the disaster.
- 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.

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 online using the Electronic Loan Application (ELA) via 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: *http://www.sba.gov/disaster* or call SBA at **(800) 659-2955**. Individuals who are deaf or hard-of-hearing may call (800) 877-8339.
- Apply by mail: complete a paper application and mail it to SBA at: 14925 Kingsport Rd., Ft. Worth, TX 76155-2243.