



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 \$1.5 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 having difficulty meeting obligations as a result of the disaster.

WHAT YOU NEED TO DO

- ◆ Homeowners and renters must begin by registering with FEMA. If you haven't already done so, call (800) 621-3362.
- ◆ **Homeowners and renters who receive a disaster loan application should complete and return it to SBA, 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.**
- ◆ All businesses should register with FEMA.

CONTACT SBA

- ◆ SBA representatives will be at all federal/state Disaster Recovery Centers (DRC). Call the SBA at (800) 659-2955 for information on DRC openings, hours of operation and locations.
- ◆ Submit your completed application by visiting the SBA desk at any local Disaster Recovery Center (DRC), or by mailing it to: **SBA, 14925 Kingsport Rd., Ft. Worth, TX 76155.**
- ◆ For additional information visit our website at www.sba.gov/services/disasterassistance.