



## 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.