

# FEMA and SBA Work Together to Help Your Recovery

---

Release Date: 12? 19, 2022

FEMA often refers disaster survivors to the U.S. Small Business Administration (SBA) to submit an application for a low-interest disaster loan. Disaster loans are an important part of the federal assistance process and can help homeowners, renters, businesses of all sizes and some nonprofits recover.

## When you apply for FEMA disaster assistance, you might be referred to SBA

- Depending on the information you provided when you completed your FEMA application, you may be referred to the SBA to apply for a long-term, low-interest rate loan. This is a necessary step in your recovery that enables you to qualify for various forms of disaster assistance.
- FEMA provides two types of assistance under the Individuals and Households Program: Housing Assistance, for disaster-related damage to your home, and Other Needs Assistance (ONA), for personal property.
  - **Housing Assistance** is available directly to eligible individuals and households for disaster-related expenses such as home repairs, rental assistance, lodging expense reimbursements and home replacement.
  - **Other Needs Assistance** supplements Housing Assistance and is available for items such as:
    - Personal property damaged or lost due to the disaster
    - Transportation assistance
    - Assistance for a Group Flood Insurance Policy
- **SBA disaster loans are the largest source of federal disaster recovery funds for survivors.** SBA offers long-term, low-interest disaster loans to businesses of all sizes, private nonprofit organizations, homeowners and renters.

## SBA loans may be a significant part of your recovery



- By submitting your SBA loan application, you may be eligible for additional FEMA assistance, including disaster-related damage to automobiles, essential household items and other disaster-related expenses. You do not have to accept the loan and it is free to apply.
- If you are approved for the loan and turn it down, you may request reacceptance no later than 6 months. You can reactivate your application If you discover additional damage to your home or if your insurance settlement is not enough to cover your repairs.
- If you are ineligible for an SBA disaster assistance loan, you may be referred back to FEMA's Other Needs Assistance program.

## **Rebuild stronger**

- FEMA disaster assistance and SBA disaster loans work together to repair verified physical damage and can reinforce your recovery plan to include approved mitigation measures If your loan is approved, you may be eligible for mitigation funds of up to 20% of total amount of physical damage to real property as verified by SBA.
- For additional information, call the SBA's Customer Service Center at 800-659-2955 (if you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services) or send an email to [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov).

