

# The U.S. Small Business Administration's Role in Recovery

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FEMA often refers disaster survivors to the U.S. Small Business Administration (SBA) to apply for a low-interest disaster loan. Disaster loans are an important part of federal assistance, 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 the SBA

- **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 disaster loans have very favorable terms with fixed interest rates, automatic 12-month payment deferment with 0% interest for the first 12 months.

## SBA loans can be a significant part of your recovery.

- Applying for an SBA loan allows FEMA to consider you for other types of assistance, including damage to automobiles, essential household items and other disaster-related expenses.
- It's free to apply, and you don't have to accept the loan if you're approved.
- [If you decide not to accept the loan, you may request reacceptance within six months.](#) You can reactivate your application if you discover more damage or if your insurance settlement is not enough to cover repairs.
- If the SBA finds you ineligible, they may refer you back to FEMA, which can then evaluate you for additional aid.

## Rebuild stronger.

- FEMA grants and SBA disaster loans work together to repair damage and advance your recovery.



- SBA disaster loans can be used to make property improvements that eliminate future damage or can save lives. Disaster loans can be increased by up to 20% to make building upgrades or improvements to mitigate future damage.
- For more information about the SBA, call the SBA's Customer Service Center at 1-800-659-2955 (dial 7-1-1 to access telecommunications relay services) or email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov)
- To apply for an SBA disaster loan, visit [DisasterLoanAssistance.sba.gov](https://DisasterLoanAssistance.sba.gov) or scan the QR Code below:
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- To apply for an SBA disaster loan, visit [DisasterLoanAssistance.sba.gov](https://DisasterLoanAssistance.sba.gov)
- To apply for assistance, visit [DisasterAssistance.gov](https://DisasterAssistance.gov), download the [FEMA App](#) or call the FEMA Helpline at 1-800-621-3362. If you use a relay service such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service when you apply.
  - To find a Disaster Recovery Center, where FEMA specialists can help you apply and answer questions in-person, visit [fema.gov/drc](https://fema.gov/drc).



**FEMA**