

# SBA Disaster Loans Fuel Recovery; May Open Door to Additional FEMA Benefits

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LINCOLN, Neb. – After registering for disaster assistance with the Federal Emergency Management Agency (FEMA), most homeowners and renters may also be contacted by the U.S. Small Business Administration (SBA) to apply for a low-interest disaster loan. There are good reasons to submit an application, even if the survivor had not considered a loan.

There is no cost to apply for a loan, but SBA disaster loans provide the largest source of long-term federal disaster recovery funds for survivors. If SBA is unable to offer you a loan, you may be referred back to FEMA for additional benefits. There is no obligation to accept an SBA loan.

Some types of FEMA grant assistance are not dependent on completing an SBA application. These include rental assistance, medical, dental and funeral expenses. It is not necessary to submit the SBA application to be considered for these initial assistance grants.

Survivors who have been referred to the SBA based on the information provided during registration with FEMA will not be considered for certain Other Needs Assistance grants unless they complete and return an application to the SBA.

If you don't complete the SBA application process, you may not be considered for these other FEMA grants to replace clothing and certain household items, repair or replace a damaged vehicle, or to pay for moving and storage costs.



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In planning your household's disaster recovery, it is wise to consider the widest possible set of options to ensure that all available federal disaster resources will be available if needed.

Applicants may apply online using SBA's secure website at [disasterloan.sba.gov/ela](https://disasterloan.sba.gov/ela). Applicants may receive additional information for this disaster by visiting the SBA [Nebraska disaster website](#).

Applicants may also call SBA's Customer Service Center at 800-659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance. Individuals who are deaf or hard of hearing may call 800-877-8339.

Homeowners may borrow up to \$200,000 from SBA to repair or replace their disaster-damaged primary residence. Homeowners and renters may borrow up to \$40,000 to repair or replace personal property. Businesses may borrow up to \$2 million for any combination of property damage or economic injury.

The filing deadline to return applications for property damage is May 20, 2019. The deadline to return economic injury-only applications, without physical loss, is Dec. 23, 2019.

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FEMA's mission is helping people before, during, and after disasters.



Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has faced discrimination, call FEMA toll-free at 800-621-3362, voice/VP/711. Multilingual operators are available. TTY users may call 800-462-7585.

The U.S. Small Business Administration is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private nonprofit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center at 800-659-2955. TTY users may also call 800-877-8339. Applicants may also email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) or visit SBA at [www.SBA.gov/disaster](http://www.SBA.gov/disaster).



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