

How FEMA and the U.S. Small Business Administration Help Survivors Recover

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In addition to applying for FEMA assistance, homeowners and renters have the option to apply for a low-interest disaster loan from the U.S. Small Business Administration during their recovery process.

How can FEMA help me after a disaster?

You may apply for disaster assistance from FEMA to help you recover after a declared disaster. FEMA can give you money to help with costs that aren't covered by insurance or other sources like non-profits and other government agencies. Money from FEMA doesn't have to be repaid.

FEMA disaster assistance may include financial help with immediate needs, temporary lodging and home repairs, as well as other disaster-related expenses.

How can the U.S. Small Business Administration (SBA) help me after a disaster?

You may apply for low-interest disaster loans from SBA to help with expenses after a disaster. Because the SBA provides loans, funds you get from SBA must be repaid over time. You don't need to own a business to apply for SBA assistance.

SBA can provide loans to help with home repair or replacement, personal property, vehicles, mitigation, business losses, and working capital for small business and most private nonprofits.

Can I apply to both FEMA and SBA?

Yes. You can apply to FEMA, SBA, or both. FEMA doesn't require survivors to apply for an SBA loan before being considered for FEMA assistance.



You can choose to apply for SBA assistance for help with expenses that FEMA assistance can't cover. FEMA and SBA will work together to provide in-person support at Disaster Recovery Centers (*note: CT locations pending*) and to ensure they don't provide money for the same expenses.

Do I need to apply for an SBA disaster loan before FEMA will help?

No. You don't need to apply for an SBA disaster loan to be considered for FEMA assistance. You can apply for FEMA assistance at DisasterAssistance.gov and an SBA loan at SBA.gov/disaster at the same time.

How much help can SBA give me?

Homeowners may borrow up to \$500,000 to repair their home. Renters and homeowners may borrow up to \$100,000 to help with personal property, such as clothing furniture, cars, and appliances. Several other types of loans are available for mitigation efforts and business losses.

How much help can FEMA give me?

Each case is determined by FEMA on an individual basis. Homeowners and renters should register with FEMA in order to receive assistance. Once registered, a home inspector will make an appointment to determine the damages to the home and/or property. Eligible applicants will receive financial assistance after their inspection is complete. Each applicant will receive an amount based on the damages to their property and will be unique to each individual case.

How do I apply?

You can apply for FEMA assistance by:

- Going online to DisasterAssistance.gov.
- Downloading the [FEMA App](#) for mobile devices.
- Calling toll-free **1-800-621-3362**. The line is open 7 a.m. to midnight (12 a.m.) ET every day. Help is available in many languages. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA your number for that service.

For questions about SBA disaster loans, you can:



- Call the SBA at 1-800-659-2955.
- Visit them online at www.SBA.gov/disaster.
- Email them at disastercustomerservice@sba.gov.

For more information on Connecticut's recovery from severe storm, flooding, landslides, and mudslides on August 18-19, 2024, please visit fema.gov/disaster/4820. Follow FEMA on X (formally Twitter) at [FEMA Region 1 \(@femaregion1\)](https://twitter.com/femaregion1) / X and on Facebook at [FEMA Federal Emergency Management Agency | Facebook](https://www.facebook.com/FEMAFederalEmergencyManagementAgency).

For updates on Connecticut's response and recovery operations, please visit the DEMHS homepage at [Connecticut Division of Emergency Management and Homeland Security](https://www.ct.gov/demhs) and their recovery resource page [August 18th, 2024: Severe Flooding Disaster \(ct.gov\)](https://www.ct.gov/demhs/2024/08/18/severe-flooding-disaster). Follow CT DEMHS on X (formerly Twitter) at [CT Emergency Management & Homeland Security \(@CTDEMHS\)](https://twitter.com/CTDEMHS) / X

