

How to Apply for FEMA Assistance and a SBA Loan at the Same Time for Maximized Help



Name: Lee
Age: 51
Location: California
Disaster: Wildfire
Job: Software Engineer
Family: Lives alone
Home: Owner
Home Insurance: Yes
Flood Insurance: No

Everyone experiences disasters differently, and FEMA assistance is designed to help people based on their unique circumstance.

In addition to applying for FEMA assistance, people have the option to apply for a low-interest disaster loan from the U.S. Small Business Administration (SBA) at various points in time during their recovery process.

While FEMA doesn't require survivors to apply for an SBA loan before being considered for FEMA assistance, our partners at the SBA can offer vital financial support to individuals and businessowners to aid their recovery.

LEE'S STORY:

The Scenario

After Lee lost his home and all his belongings to a wildfire, he filed his insurance claim and applied for FEMA assistance.

The Process

FEMA determined that Lee was eligible for both **Housing Assistance to cover underinsured losses, and Other Needs Assistance**, including an immediate payment for gas and food, and additional money to replace his computer.

The Result

After receiving help from FEMA, Lee decided he needed even more support for his recovery. **Lee applied to for an SBA loan, which gave him an additional low-interest loan to further jumpstart his recovery.**

The above story uses fictional characters and events to help explain the disaster assistance process for disasters declared on or after March 22, 2024. If you live in an individual assistance area and want to learn more about how FEMA can help you, call **800-621-3362**, visit disasterassistance.gov or [download the FEMA app](#) to apply for FEMA assistance.

To learn more about FEMA's disaster assistance programs, please visit: fema.gov/ia

