FEMA and SBA Work Together to Help You with Your Recovery

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FEMA's Individual Assistance (IA) program and the U.S. Small Business Administration's (SBA's) Disaster Loan Program are the federal government's two primary sources of financial assistance to help individuals and households recover and rebuild from a major disaster. In many cases, homeowners and renters find that they need assistance from both programs to support their recovery.

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

- Although business is part of the SBA's name, in declared disasters they are also able to provide loans to individuals, as well as businesses, to assist in recovery.
- 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 disaster 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 loans may be a significant part of your recovery

- **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.
- If you are denied for an SBA loan, you may be eligible for additional FEMA assistance, including repairs for disaster-related automobile damage, essential household items and other disaster-related expenses.
- There is no charge to apply for the loan, and you do not have to accept it if you are approved. However, if you qualify and don't accept the loan, you may not qualify for additional FEMA assistance.
- If you are approved for a loan and turn it down, you may request to reactivate your application if you discover additional damage to your home or if your insurance settlement is not enough to cover your repairs. This must be done within six months.

The FEMA IA and the SBA Disaster Loan programs are interconnected

- FEMA and the SBA share real-time data on disaster grant and loan approvals to identify potential duplication of benefits while providing individuals and households with federal assistance that can be used in conjunction with each other to meet recovery needs. The two programs are also interconnected in the way they are administered to determine loan and grant eligibility.
- Eligibility and assistance from one source can affect eligibility and assistance from the other source.

Rebuild stronger

- FEMA disaster assistance and SBA disaster loans work together to help cover repairs of verified damage and can reinforce your recovery plan to include approved mitigation measures to help prevent or reduce future loss or damage. If your loan is approved, you may be eligible for additional mitigation funds of up to 20% of the total amount of damage to real property as verified by the SBA.
- For additional information, call the SBA's Customer Service Center at 800-659-2955 or send an email to DisasterCustomerService@sba.gov.

FEMA

To apply for FEMA disaster assistance, call toll-free 800-621-3362, go online to DisasterAssistance.gov, use the FEMA App or visit a Disaster Recovery Center. You can find a center at fema.gov/drc. The phone line is open daily from 7 a.m. to 1 a.m. ET, and help is available in most languages. If you use a relay service, such as VRS, captioned telephone service or others, give FEMA your number for that service.