

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

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 during their recovery process.

What is changing?

Based on feedback received from disaster survivors, impacted communities, and stakeholders, FEMA made changes to Individual Assistance to cut red tape and expand eligibility to reach more people and help them build back stronger. These changes apply to disasters declared on or after March 22, 2024.

The following information explains how FEMA and the U.S. Small Business Administration work together to help survivors more fully recover after disasters.

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 and to ensure they don't provide money for the same expenses.



FEMA

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 FEMA give me?

FEMA is limited by law to how much money we can provide. For disasters declared in Fiscal Year 2025, FEMA can provide up to \$43,600 in Housing Assistance and up to \$43,600 for Other Needs Assistance. Some types of help do not count toward these limits.

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 do I apply?

You can apply for FEMA assistance by:

- Calling FEMA at 1-800-621-3362.
- Applying at DisasterAssistance.gov.
- Visiting a Disaster Recovery Center, if available.

For questions about SBA disaster loans, you can call the SBA at 1-800-659-2955, visit online at www.SBA.gov/disaster, or email disastercustomerservice@sba.gov.

