SBA Disaster Loans and FEMA Individual Assistance

DISASTER RECOVERY
Businesses • Homeowners
Renters • Nonprofits

Understanding Individual Assistance

The SBA plays a central role in helping disaster survivors recover through low-interest disaster loans. The FEMA Individual Assistance application process is separate from the SBA disaster assistance process, allowing disaster survivors to take advantage of both programs.

Key Benefits

Survivors are not required to apply for an SBA loan before receiving FEMA Other Needs Assistance (ONA), including:

- Transportation assistance
- Personal property replacement
- Miscellaneous expenses

What You Need to Know

- SBA and FEMA work together, they do not replace each other.
- SBA low-interest loans and FEMA assistance are designed to complement one another.
- SBA loans are a critical resource in your recovery journey.

The Process

You can apply for an SBA disaster loan at any time, before, during, or after receiving FEMA assistance.

SBA's Important Role

- SBA disaster loans are one of the most flexible and comprehensive forms of help available after a disaster.
- Low-interest disaster loans are available to:
  - **Homeowners**
  - **Renters**
  - **Businesses**
  - **Nonprofits**

Get Started

If you need additional assistance contact the National Support Network Center at (866) SBA-HELP (TTY: 7-1-1) or visit: *sba.gov/disaster*

SCAN ME

All SBA programs and services are extended to the public on a nondiscriminatory basis. (10/2026)