



U.S. Small Business
Administration

DISASTER RECOVERY & RESILIENCE

Businesses ■ Homeowners ■ Renters ■ Nonprofits

SBA's Disaster Loan Programs

SBA offers low-interest loans to businesses of all sizes, nonprofits, homeowners and renters not covered by insurance or other recovery funds



Business and Home Loans for disaster losses

SBA Disaster Loan Limits

Types of Loans	Borrowers	Purpose	Max. Amount
Business Loans	Businesses and private nonprofits	Repair or replace real estate, inventory, equipment, etc.	\$2 million *
Economic Injury Loans	Small businesses and private nonprofits	Working capital loans	\$2 million *
Home Loans	Homeowners	Repair or replace primary residence	\$500,000
Home Loans	Homeowners and renters	Repair or replace personal property	\$100,000
Mitigation	Businesses, private nonprofits and homeowners.	Mitigate / prevent future loss of the same type	20% of verified physical damage. Homeowners limited to \$500,000.

***The maximum business loan is \$2 million, unless the business qualifies as a Major Source of Employment (MSE).**

May 2024 SEVERE STORMS, STRAIGHT-LINE WINDS, TORNADOES & FLOODING

- Interest rates:
 - As low as **2.688% for Homeowners**
 - As low as **4% for Businesses**
 - As low as **3.25% for Nonprofit organizations**
- **No cost** to apply, No Fees, No PrePayment Penalty, No Obligation to borrow
- Loan terms 15-30 years:
- *Application Filing Deadlines:*
 - Physical Damage: July 16, 2024
 - Economic Injury: February 18, 2024

SBA Business – Disaster Recovery Center

SBA customer service representatives are available

- To answer questions about SBA's disaster loan program,
- Explain the application process,
- Help each individual complete their application.

Apply Online at the SBA Disaster Loan Assistance Portal

<https://lending.sba.gov>



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[Home](#) > [Funding Programs](#) > Disaster assistance

Disaster assistance

SBA provides low-interest disaster loans to help businesses and homeowners recover from declared disasters.



Apply for an SBA disaster loan

[Apply for disaster assistance](#)



Manage your SBA disaster loan

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Hawaii wildfires

[Get disaster assistance](#)



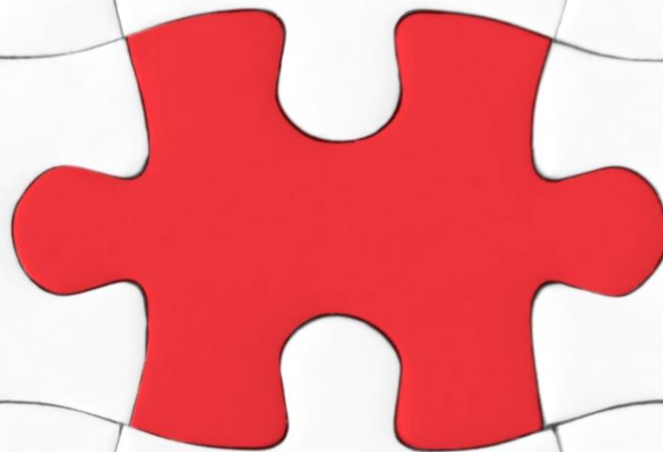
Hurricane Idalia

[Get disaster assistance](#)





Can be a piece of the puzzle to help recovery efforts after a disaster



SBA Office of Disaster Recovery & Resilience

For more information about
SBA disaster assistance programs, go to:

<https://lending.sba.gov>

SBA's Disaster Declarations for EIDL

Contact SBA's Customer Service Center at:
1-800-659-2955 / 1-800-877-8339 (TTY)

Or by email at:

disastercustomerservice@sba.gov

Questions

