



# DISASTER ASSISTANCE

Federal Disaster Loans For  
Homeowners and Renters

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**You recently registered with the Federal Emergency Management Agency (FEMA)** for disaster assistance for damages to your home and/or personal property. You have been referred to the U.S. Small Business Administration (SBA) for possible disaster loan assistance.

**Disaster loans** from the SBA are the Federal government's primary form of long-term recovery assistance for homeowners, renters, and businesses of all sizes. Enclosed you will find an SBA disaster loan application.

**SBA is eager to help you get the assistance you need.** SBA will answer your specific questions about how a disaster loan may help you recover from the disaster. We will also provide you assistance in completing your application.

**It is not necessary for you to wait** for your insurance settlement before submitting your loan application. Even if you have some insurance coverage, it may not cover all your losses. SBA disaster loans can cover most losses not covered by insurance, including deductibles.

**SBA representatives are available to assist you.** You may call SBA toll free at **(800) 659-2955** to ask questions and get personalized help in completing your loan application or to get information on the nearest local disaster recovery center where you may obtain assistance.

**You may file your application** by bringing it to a local disaster recovery center (call us to get the nearest location) or mailing it to:

**U. S. Small Business Administration  
14925 Kingsport Road  
Fort Worth, TX 76155-2243**

**Please note that you cannot be referred to the grant program unless you return your loan application and SBA determines that you cannot afford a loan.** If SBA determines you cannot afford a loan you will be referred to FEMA for possible assistance. This FEMA grant program is intended to help meet your essential needs that have not been met by any other form of assistance, including SBA disaster loans.

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