

# Applying for Federal Disaster Assistance Usually Takes Two Steps

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**BATON ROUGE, La.** – It usually takes two steps for survivors of Hurricane Laura to access the greatest possible amount of federal help.

**Step one:** Use one of several ways to apply for FEMA assistance.

- Go online to [DisasterAssistance.gov](https://DisasterAssistance.gov).
- Download the FEMA mobile app.
- Call the FEMA Helpline at **800-621-3362** or **TTY 800-462-7585**. Multilingual operators are available. Those who use 711 or Video Relay Service may call **800-621-3362**. The toll-free numbers are open daily from **7 a.m. to 10 p.m.** Multilingual operators are available.

Survivors in the following parishes may be eligible for federal help: Acadia, Allen, Beauregard, Calcasieu, Cameron, Grant, Jackson, Jefferson Davis, Lincoln, Morehouse, Natchitoches, Ouachita, Rapides, Sabine, Union, Vermilion, Vernon and Winn.

FEMA assistance cannot make survivors whole, but it may help move their recovery forward by providing grants for basic repairs to make homes safe, sanitary and functional. It may also help with a temporary place to stay while you build your own recovery plan.

**Step two:** Apply to the U.S. Small Business Administration (SBA) for a federal low-interest disaster loan. SBA disaster loans are the primary source of federal assistance for repair or replacement costs not covered by insurance or other compensation.

Businesses are also encouraged to apply.

If referred to SBA by FEMA, homeowners and renters are encouraged to apply. If SBA declines the application, homeowners and renters may be eligible for grants



from FEMA's Other Needs Assistance program to replace certain household items, repair or replace a damaged vehicle and pay for moving and storage costs.

SBA disaster loans:

- Up to \$2 million for property damage loan to businesses of any size and private nonprofit organizations
- Up to \$2 million for working capital loan to small businesses, small businesses engaged in aquaculture and most private nonprofit organizations for disaster caused working capital needs even if they had no property damage
- \$2 million maximum business loan for any combination of property damage and working capital needs
- Homeowners may borrow up to \$200,000 to repair or replace their primary residence
- Homeowners and renters may borrow up to \$40,000 to replace personal property, including vehicles

SBA has established a Virtual Disaster Loan Outreach Center that is open daily, 8 a.m. to 8 p.m. EDT. You can contact an SBA customer service representative via email at [FOCWAssistance@sba.gov](mailto:FOCWAssistance@sba.gov) or by phone at 800-659-2955. SBA will answer specific questions about how a disaster loan may help each survivor recover from the disaster damage and will provide one-on-one assistance in completing applications for these loans.

- Apply online at [www.sba.gov/funding-programs/disaster-assistance](http://www.sba.gov/funding-programs/disaster-assistance)
- For questions about SBA disaster loans call 800-659-2955 or email the SBA at [FOCWAssistance@sba.gov](mailto:FOCWAssistance@sba.gov).
- To apply by mail completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

These services are only available for the Louisiana disaster declaration as a result of Hurricane Laura that occurred Aug. 22-27, 2020, and not for COVID-19 related assistance.

For the latest information on Hurricane Laura, visit [www.fema.gov/disaster/4559](http://www.fema.gov/disaster/4559) or follow the FEMA Region 6 Twitter account at [twitter.com/FEMARegion6](https://twitter.com/FEMARegion6).

