

# Just One Week Left to Apply for FEMA Assistance, SBA Disaster Loans

---

**Release Date: November 10, 2020**

**Montgomery, Ala.** – Homeowners and renters of Baldwin, Escambia and Mobile counties with uninsured damage or losses from Hurricane Sally occurring September 14 – 16, 2020, have just one week left to apply to FEMA for federal disaster assistance and to the U.S. Small Business Administration for low interest disaster loans.

**The deadline for both is Thursday, Nov. 19, 2020.**

Although FEMA cannot make you whole, FEMA assistance may include grants for temporary housing and emergency home repairs to make your home safe, accessible and secure. If you have a homeowner's insurance policy, file your insurance claim immediately, before applying to FEMA. FEMA is unable to duplicate insurance payments. However, if you don't have insurance or are underinsured, you may receive assistance for uninsured losses.

Even if you applied with another agency or organization you should register with FEMA if you want to access federal disaster grants and the U.S. Small Business Administration (SBA) long-term, low-interest disaster loans.

To register for assistance:

- Visit <https://www.disasterassistance.gov/>. Online applications must be completed no later than midnight on **Nov. 19**.
- Call **800-621-3362 (TTY 800-462-7585)**. Operators are multilingual and calls are answered **6 a.m. to midnight, seven days a week**.

SBA provides help to survivors in the form of low-interest disaster loans. You may borrow up to \$200,000 with a fixed interest rate as low as 1.188% to repair or replace your primary home to its pre-hurricane condition. The loan can be increased by 20% of the damages for mitigation measures, i.e., elevation, hurricane shutters, installation of a seawall or a safe room.



Homeowners and renters may also be eligible to borrow up to \$40,000 with a fixed interest rate as low as 1.188% to repair or replace damaged or destroyed personal property, such as clothing, furniture, appliances and cars.

SBA's disaster loans are also available for businesses of all sizes and private nonprofit organizations for physical losses. This includes rental properties. Small businesses and most nonprofits may be eligible for Economic Injury Disaster Loans for working capital loans. The maximum loan amount is \$2,000,000. Interest rates are as low as 3.75% for businesses and 2.75% for nonprofits.

After you have registered with FEMA, you may be referred to SBA. You can apply for an SBA disaster loan online using the SBA's <https://disasterloan.sba.gov/ela/>. You can also mail your application to SBA: Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, Texas 76155.

You can also call the SBA Customer Service Center number at **800-659-2955 (TTY 800-877-8339)**.

The deadline for applying for an SBA disaster loan for physical damages is also **Nov. 19**.

For the latest information on Hurricane Sally, visit <https://www.fema.gov/disaster/4563>.

