

It's Important to Submit an SBA Disaster Loan Application

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MONTGOMERY, Ala. – After you apply for disaster assistance from FEMA, you may be referred to the U.S. Small Business Administration. If you are referred to SBA, you should submit an SBA disaster loan application.

If your application is approved, you are not obligated to accept an SBA disaster loan but failure to submit the application may disqualify you from other possible FEMA assistance, such as disaster-related car repairs, essential household items and other expenses.

SBA disaster loans are the largest source of federal disaster recovery funds for survivors. In planning your recovery, give yourself the widest possible set of options. Submitting the application makes it possible for homeowners and renters to be considered for additional FEMA grants.

Applicants may apply online using SBA's secure website at DisasterLoan.sba.gov or they may email FOCE-Help@SBA.gov for more information on SBA's disaster assistance program.

Applicants may also call SBA's Customer Service Center at **800-659-2955** or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. Individuals who are deaf or hard of hearing may call **800-877-8339**.

Businesses may borrow up to \$2 million for any combination of property damage or working capital. Homeowners may borrow up to \$200,000 from SBA to repair or replace their primary residence. Homeowners and renters may borrow up to \$40,000 to repair or replace personal property.

The filing deadline to return applications for property damage is **Feb. 8, 2021**. The deadline to return working capital applications is **Sept. 10, 2021**.

For more information about Hurricane Zeta recovery in Alabama, visit <https://www.fema.gov/disaster/4573>.

