

Small Business Administration (SBA)

1. The SBA gives low-interest disaster loans. You do not have to own a business.
 - If you are a renter or homeowner, you may borrow money to repair or replace items damaged or destroyed in the disaster. Homeowners may apply for money to repair or replace their homes.

2. You usually have 60 days (about 2 months) after the disaster to apply. The SBA may extend this date. You must apply by the deadline, or you lose your chance to apply.
 - You can apply for an SBA loan online at <https://lending.sba.gov/search-disaster/>. You can also apply in person at a FEMA Disaster Resource Center, by phone, or by mail.
 - Do not miss the filing deadline by waiting for an insurance settlement. SBA can give a loan for repairs while waiting for your insurance to pay.
 - SBA cannot give money for damages that your insurance company already covers.
 - Use the SBA loan for repair or replacement costs that are not covered by your insurance.

3. The SBA offers loans with long-term repayments, in many cases up to 30 years.