



Assistance for Business Owners after a Disaster

The economic impact on business and business owners can be devastating following a disaster. The goal of federal government is to help mitigate that financial hardship by reducing downtime for business by providing a variety of financial and other support programs designed to ensure commerce returns to disaster-impacted areas as soon as possible once stability has been restored.

Disaster Assistance Program

Small, medium and large businesses impacted by presidentially declared major disasters are eligible for a variety of Federal Assistance programs. To begin the process, business owners should register with FEMA's [Disaster Assistance Program](#) to take care of personal losses associated with a disaster, such as money for clothing, food and medicine.

Small Business Administration Loans

Business owners should also complete a disaster application with the [U.S. Small Business Administration](#) to gain access to loans and other assistance.* The SBA provides low-interest [disaster loans](#) to non-farm businesses of all sizes, private non-profit organizations, homeowners and renters to repair or replace real estate, personal property, machinery and equipment, inventory and business assets that have been damaged or destroyed in a declared disaster.

Rural/Farm Community Assistance

The [U.S. Department of Agriculture](#) provides [disaster assistance for rural areas](#) after natural disasters.

Additional Resources

[Disaster unemployment assistance](#) helps individual employees while they're unemployed due to a disaster, and [flood recovery assistance](#) can help workers displaced by flooding.

Businesses in Federally declared disaster areas may also qualify for special [tax provisions for financial recovery](#).

WHAT to EXPECT after YOU APPLY for FEMA AID

YOU MAY RECEIVE AN APPLICATION TO APPLY FOR A LOW-INTEREST LONG-TERM SBA DISASTER LOAN

Completing the SBA loan application is an important step in finding out what aid may be available to you.

As a homeowner you may borrow up to \$200,000 to repair/replace your primary residence, and up to \$40,000 to repair/replace personal property.



You are **not required to accept the loan** in order to receive FEMA assistance, but it may enable you to be considered for additional types of assistance.



AN INSPECTOR WILL CONTACT YOU TO SCHEDULE A VISIT

BE READY TO...

Keep your scheduled appointment.

- Appointments take 30-40 minutes and you must be present.
- Contact your insurance agent, if you have insurance.
- Prove your identity.

Show these documents:

- Photo ID: driver's license or passport.
- Proof of occupancy: lease or utility bill.
- Proof of ownership: deed, title, mortgage payment book, or tax receipts.

**This is not an exhaustive list*

DURING THE INSPECTOR'S VISIT

Inspectors will...

- wear official FEMA ID badges.
- confirm your disaster registration number.
- review structural and personal property damages.
- ask you to sign official documentation.
- verify ownership and occupancy.



Inspectors won't...

- determine eligibility.
- cost any money.
- ask for credit card information.
- take the place of an insurance inspection.

AFTER THE INSPECTOR'S VISIT

You will be sent a decision letter.



If approved for aid:

- You will receive a check or an electronic funds transfer.
- A follow-up letter will explain how the money can be used.

If you have questions regarding the letter, you can visit a Disaster Recovery Center in your area ([fema.gov/drc](#)) or call us at 800-621-3362 (711/Video Relay Service). For TTY, call 800-462-7585.



*Some applications for disaster assistance require requestors to also submit an SBA application before we can determine your eligibility for assistance.