



# FEMA

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## News Release

### It's Important to Submit an SBA Loan Application

**TALLAHASSEE** – FEMA may refer survivors of Hurricane Ian to the U.S. Small Business Administration (SBA) with information on how to apply for a disaster loan. Homeowners, renters, business owners and certain nonprofits may be eligible. It's important to submit the loan application as soon as possible.

If your application is approved, you are not obligated to accept an SBA loan but failure to return the application may disqualify you from other possible financial assistance from FEMA and State of Florida.

SBA disaster loans are the largest source of federal disaster recovery funds for survivors. SBA offers long-term, low-interest disaster loans to businesses of all sizes, private nonprofit organizations, homeowners and renters.

SBA disaster loans cover losses not fully compensated by insurance or other resources. Survivors should not wait for an insurance settlement before submitting an SBA loan application. They may discover they were underinsured for the deductible, labor and materials required to repair or replace their home.

You may apply online using the Electronic Loan Application (ELA) via the SBA's secure website at [disasterloanassistance.sba.gov/](https://disasterloanassistance.sba.gov/) or by visiting a Disaster Recovery Center. Paper applications may be requested by calling the SBA Customer Service Center at 800-659-2955. If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services or send an email to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). There is no cost to apply for an SBA disaster loan.

SBA disaster loan specialists are available to speak with homeowners and renters at all Florida Disaster Recovery Centers, which are open seven days a week from 9 a.m. until 6 p.m.

Homeowners may be eligible for a disaster loan up to \$200,000 for primary residence structural repairs or rebuilding. SBA may also be able to help homeowners and renters with up to \$40,000 to replace important personal property, including automobiles damaged or destroyed in the disaster.

For the latest information on Florida's recovery from Hurricane Ian, visit [floridadisaster.org/info](https://floridadisaster.org/info) and [fema.gov/disaster/4673](https://fema.gov/disaster/4673). Follow FEMA on Twitter at [FEMA Region 4 \(@femaregion4\) / Twitter](https://twitter.com/femaregion4) and at [facebook.com/fema](https://facebook.com/fema).

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*FEMA's mission is helping people before, during, and after disasters.*

*All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), sexual orientation, religion, national origin, age, disability, limited English proficiency, economic status. If you believe your civil rights are being violated, you can call the Civil Rights Resource line at 833-285-7448.*