FEMA

# Disaster Assistance

## Please have the following available:

- Your address with **zip code**
- Condition of your damaged home
- **Insurance information**, if available
- **Social Security number**
- **Annual household income**
- **Phone number** where you can be contacted
- **Address** where you can get mail
- **Email** address to receive electronic notifications

**Direct Deposit:** Disaster assistance funds can be sent directly to your bank account. Please provide your bank account type, account number and bank routing number.

**Stay in touch with FEMA:** When you apply, you will receive a FEMA registration number. Save it. You will need the number whenever you contact FEMA.

Disaster assistance is available without regard to race, color, religion, national origin, sex, age, disability, English proficiency, or economic status.

**DisasterAssistance.gov**

## 2 Ways To Apply

**Online:** DisasterAssistance.gov

**Call:** (800) 621-3362 | **711 or Video Relay Service (VRS)**

# Financial Help After the Disaster

Money is available for basic home repairs, rental of temporary housing and other uninsured expenses resulting from the April storms and flooding in Bayfield, Brown, Buffalo, Jackson, Jefferson, Juneau, Kenosha, Manitowoc, Marathon, Milwaukee, Outagamie, Racine, Rock, Sauk, Vernon, Washington, Waukesha, Waupaca, and Winnebago counties and the Oneida Nation. File your insurance claim first, then apply to FEMA.

## FEMA Assistance May Include:

- Money you can use to rent temporary housing if you can't return home because of the disaster.
- Money to pay for hotel stays or other temporary lodging.
- Money to help with basic repairs to your home caused by disaster damage.
- An initial, flexible payment so you can purchase items such as water, food, first aid, prescriptions and other immediate needs.
- Money to help you repair or replace appliances, room furnishings, a personal or family computer damaged by the disaster, books, uniforms, tools, additional computers and other items required for school or work, including self-employment.
- Money to help you pay for medical expenses because the disaster caused an injury or illness.
- Money to help you pay for funeral or reburial expenses caused by the disaster.
- Money to help you pay for increased or new childcare expenses caused by the disaster.
- Money to help you repair or replace a vehicle damaged by the disaster.
- Money to help you move and store personal property from your home to prevent additional damage.
- Money to help people with a disability make repairs to ensure the home is accessible.
- Money to help repair a privately owned road or bridge that provides the only access to the home.

## How do I apply?

The fastest way to apply is online at DisasterAssistance.gov or the Spanish language DisasterAssistance.gov/es. If you need more information or additional help call the FEMA helpline at 1-800-621-3362 for assistance in multiple languages.

If you use a relay service, such as Video Relay Service (VRS), captioned telephone or other service, give FEMA your number for that service. To view an accessible video on how to apply, visit What You Need to Know Before Applying for FEMA Assistance

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

FEMA

July 2026

# How to Apply for Assistance

If you are a Wisconsin homeowner or renter in Bayfield, Brown, Buffalo, Jackson, Jefferson, Juneau, Kenosha, Manitowoc, Marathon, Milwaukee, Outagamie, Racine, Rock, Sauk, Vernon, Washington, Waukesha, Waupaca, Winnebago counties or the Oneida Nation with uninsured damage to your primary home, personal property loss or disaster-related emergency needs due to the April storms and flooding, you may be able to apply for FEMA assistance.

## Insurance

If you have insurance, you should file a claim before applying for FEMA assistance. FEMA cannot duplicate benefits for losses covered by insurance. If your policy does not cover all your disaster expenses, you may be eligible for federal assistance.

## How do I Apply?

The fastest way to apply is online at DisasterAssistance.gov or the Spanish language DisasterAssistance.gov/es. Money may be available to help you with serious needs like hotel costs, displacement costs, basic home repair costs, personal property loss or other disaster-caused needs.

If you can't apply online, call the FEMA helpline at 800-621-3362. If you use video relay service, captioned telephone service or others, give FEMA your number for that service.

If you were visited by a FEMA assessment team in May, you must still go to DisasterAssistance.gov or call the FEMA helpline to apply for federal assistance. You will need to provide the following information when applying:

- Your contact information (phone number, current mailing address, email address, and damaged home address).
- Your Social Security number.
- A general list of damage and losses.
- Annual household income.
- Banking information if you choose direct deposit.
- If insured, the policy number or the agent and/or the company name.

If you need more information or additional help:

- Download the FEMA App to complete your application and find other resources.
- Call the FEMA helpline at 1-800-621-3362 for assistance in multiple languages.

To view an accessible video on how to apply, visit What You Need to Know Before Applying for FEMA Assistance.

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# What to Expect: Housing Inspections

For residents in Bayfield, Brown, Buffalo, Jackson, Jefferson, Juneau, Kenosha, Manitowoc, Marathon, Milwaukee, Outagamie, Racine, Rock, Sauk, Vernon, Washington, Waukesha, Waupaca, and Winnebago counties and the Oneida Nation who report they cannot live safely live in their home, FEMA may need to perform an inspection of the damaged dwelling.

## Apply for FEMA Assistance

If you have insurance, file a claim before applying for FEMA assistance. FEMA cannot duplicate benefits for losses covered by insurance. If your policy does not cover all your disaster expenses, you may be eligible for federal assistance.

The fastest way to apply is online at DisasterAssistance.gov or the Spanish language DisasterAssistance.gov/es. The deadline to apply is August 31, 2026. Money may be available to help you with serious needs like hotel costs, displacement costs, basic home repair costs, personal property loss or other disaster-caused needs.

## Home Inspections

Within ten days of applying for assistance you may be contacted by an inspector to schedule an appointment at the address where damage was reported. The inspector's phone number may be from out of state or show up on caller ID as "unavailable." Be sure to answer or call back so your application can move forward.

FEMA inspectors make several attempts to contact you to schedule an appointment. If FEMA is unable to get in touch, you will be sent a letter indicating your application cannot be processed further—to proceed you must call FEMA's Helpline at 800-621-3362 to confirm your contact information and need for assistance.

When the FEMA inspector calls, write down:

- The inspector's name
- Date of call
- Date and time of appointment
- Inspector's telephone number

If you are contacted by an inspector, but no one in the household has applied for FEMA assistance, ask to withdraw the application and notify FEMA by calling 800-621-3362.

## During Inspection

A typical inspection takes up to 45 minutes to complete. Inspectors do not determine eligibility for FEMA assistance —they are looking to verify the damage reported on your application. You or your designated co-applicant will need to meet with an inspector and provide a photo ID. You may invite another individual such as a household member, relative or friend to help communicate with the inspector.

- If you or your co-applicant is unable to meet with an inspector, a third party can be designated in writing and pre-authorized before the scheduled time and date.
- A FEMA inspector carries an official photo ID and will never ask for bank information or charge a fee for inspection. If you suspect an inspector isn't who they say they are, tell them to leave immediately and call local law enforcement.
- The inspector will attempt to verify the applicant's name, address, contact information, insurance coverage and occupancy or ownership status.
- The inspector will walk through the home to assess the condition of both damaged and non-damaged areas— noting structural damage and completing an inventory of essential personal property (appliances, furniture, etc.).
- Inspectors will not climb on roofs or enter crawl spaces.
- Photos may be taken of the interior and exterior of the home during the inspection process.
- In situations where the home is inaccessible, the inspector may meet with the survivor at another location to verify identity, occupancy and/or ownership.

## After the Inspection

Information gathered during the inspection is only one of several criteria used by FEMA to determine eligibility for assistance. If you have questions after your inspection, please call FEMA's Helpline at 800-621-3362.

FEMA will mail you a decision letter about eligibility for assistance. To receive updates and notifications faster, create an online DisasterAssistance.gov account after applying for FEMA assistance.

Learn more about FEMA's inspection process by visiting the Home Inspections page.

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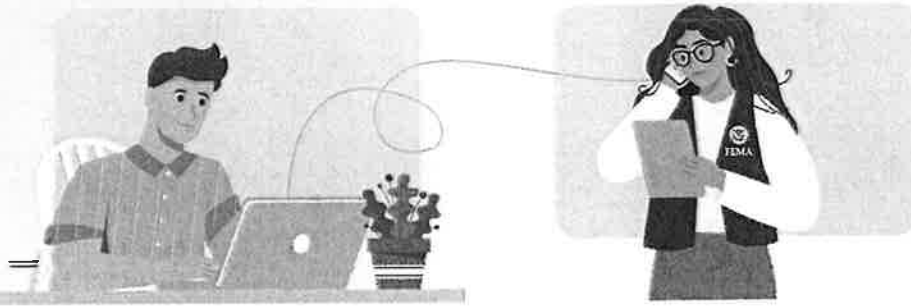
*FEMA's mission is helping people before, during and after disasters.*

# WHAT TO EXPECT AFTER YOU APPLY FOR FEMA ASSISTANCE

## 1 WITHIN 10 DAYS AFTER APPLYING

A FEMA inspector may call you to set up a time and date to perform an inspection at the damaged address.

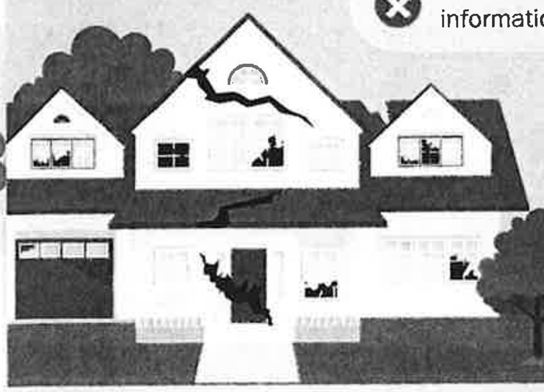



## 2 BEFORE YOUR INSPECTION, YOU SHOULD HAVE READY

- xxxx-xxxx-x Your FEMA application number
- Your proof of ownership or occupancy if requested by the inspector
- Your insurance policy, if applicable
- Your photo ID
- List of everyone living in the home at the time of the disaster

*Any additional documents requested by the inspector*

## 3 DURING THE INSPECTION



**Inspectors won't...**

- Ask for money, bank account information or credit card information
- Decide if you will receive assistance

**Inspectors will...**

- Walk around the interior and exterior of your home if feasible
- Document damage
- Ask to see a photo ID

*You should also be prepared to discuss disaster-caused damage to both your home and personal property.*

## 4 AFTER YOUR INSPECTION

Within **10 days of your inspection**, you will **receive a letter** explaining FEMA's decision.

If you are **approved for assistance**, your letter will explain how much money you will receive and what you should spend it on.

If you have questions after your inspection, please call the **FEMA Helpline at 1-800-621-3362.**

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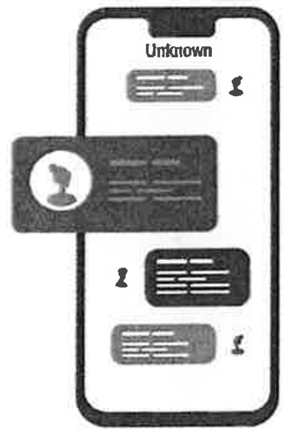
After applying for FEMA assistance, you may receive phone calls or text messages from a number you don't recognize.

# Return the calls. Reply to the text.

It may be a FEMA representative trying to contact you to schedule a home inspection or get more information to process your application. If they do not hear back from you after three attempts, your application may be stalled. If you have questions, call the FEMA Helpline at 800-621-3362.

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# WHAT DOES A FEMA INSPECTOR LOOK FOR?

- ☑ The inspector will walk through the home and note damage to the structure, personal property and any daily essential items.
- ☒ The inspector will not physically go into areas where it may be unsafe.
- ☒ The inspector does not decide if you qualify for assistance.

FEMA

# DISASTER SURVIVOR'S CHECKLIST

- ☑ If you have insurance, file a claim
- ☑ Apply for FEMA Assistance
- ☑ FEMA Inspector will contact you to schedule an inspection
- ☑ Read Your FEMA letter carefully
- ☑ Use your money from FEMA for disaster-related purposes
- ☑ Save receipts and maintain good records

*Note: You can apply for a Small Business Administration low-interest loan at anytime during this process.

Learn more: fema.gov/ia

SBA U.S. Small Business Administration

# NEWS RELEASE

## OFFICE OF DISASTER RECOVERY & RESILIENCE

**Release Date:** July 8, 2026
**Release Number:** WI20005-01

**Contact:** Laura.Fitzmorris@sba.gov
**Follow us on** X, Facebook, LinkedIn, & Instagram

### SBA Offers Disaster Relief to Wisconsin Businesses, Nonprofits, and Residents Affected by Adverse Weather

**Low interest disaster loans now available**

**WASHINGTON** — In response to a Presidential disaster declaration issued June 30, the U.S. Small Business Administration announced the availability of low interest disaster loans for Wisconsin businesses, private nonprofits, and residents affected by severe storms, tornadoes, and flooding occurring April 13 – 23.

The declaration covers Wisconsin primary counties of Bayfield, Brown, Buffalo, Jackson, Jefferson, Juneau, Kenosha, Manitowoc, Marathon, Milwaukee, Outagamie, Racine, Rock, Sauk, Vernon, Washington, Waukesha, Waupaca, and Winnebago, as well as the Oneida Nation, which are eligible for both physical damage loans and Economic Injury Disaster Loans from the SBA. Small businesses and most private nonprofit organizations in the following adjacent counties are eligible to apply only for SBA EIDLs: Wisconsin counties of Adams, Ashland, Calumet, Clark, Columbia, Crawford, Dane, Dodge, Douglas, Eau Claire, Fond du Lac, Green, Green Lake, Iowa, Kewaunee, La Crosse, Langlade, Lincoln, Monroe, Oconto, Ozaukee, Pepin, Portage, Richland, Sawyer, Shawano, Sheboygan, Taylor, Trempealeau, Walworth, Washburn, Waushara, and Wood, as well as the Iowa County of: Allamakee, and the Illinois counties of: Boone, Lake, McHenry, and Winnebago, as well as the Minnesota counties of Houston, Wabasha, and Winona.

Businesses and nonprofits are eligible to apply for business physical disaster loans and may borrow up to $2 million to repair or replace disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

Homeowners and renters are eligible to apply for home and personal property loans and may borrow up to $100,000 to replace or repair personal property, such as clothing, furniture, cars, and appliances. Homeowners may apply for up to $500,000 to replace or repair their primary residence.

Applicants may also be eligible for a loan increase of up to 20% of their physical damage, as verified by the SBA, for mitigation purposes. Eligible mitigation improvements include strengthening structures to protect against high wind damage, upgrading to wind rated garage doors, and installing a safe room or storm shelter to help protect property and occupants from future damage.

SBA's EIDL program is available to eligible small businesses, small agricultural cooperatives, and private nonprofits — including faith-based organizations — impacted by financial losses directly related to this disaster. The SBA is unable to provide disaster loans to agricultural producers, farmers, or ranchers, except for aquaculture enterprises.

EIDLs are for working capital needs caused by the disaster and are available even if the business or private nonprofit did not suffer any physical damage. They may be used to pay fixed debts, payroll, accounts payable, and other bills which could not be paid due to the disaster.

Interest rates are as low as 4% for businesses, 3.625% for PNPs, and 2.875% for homeowners and renters, with terms up to 30 years. Interest does not begin to accrue, and payments are not due, until 12 months from the date of the first loan disbursement. The SBA sets loan amounts and terms, based on each applicant's financial condition.

"Through a presidential declaration, SBA provides financial assistance to help communities recover," said Chris Stallings, Associate Administrator of the Office of Disaster Recovery and Resilience at SBA. "We offer disaster loans to homeowners, renters, businesses, and private nonprofits affected by the disaster."

As soon as Federal-State Disaster Recovery Centers open throughout the affected area, SBA will provide one-on-one assistance to disaster loan applicants. Additional information and details on the location of disaster recovery centers is available by calling SBA Customer Service Center at (800) 659-2955.

To apply online, visit sba.gov/disaster. 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. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

The filing deadline to return applications for physical property damage is **Aug. 31**. The deadline to return economic injury applications is **March 30, 2027**.

###

**About the U.S. Small Business Administration**
The U.S. Small Business Administration helps power the American dream of business ownership. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.

U.S. Small Business Administration

# U.S. SMALL BUSINESS ADMINISTRATION
## FACT SHEET - DISASTER LOANS

## *WISCONSIN Declaration 21658 & 21659*
***(Disaster: WI-20005)***
## Incident: SEVERE STORMS, TORNADOES, AND FLOODING

**occurring: *April 13 - 23, 2026***

*in the **Wisconsin** counties of: **Bayfield, Brown, Buffalo, Jackson, Jefferson, Juneau, Kenosha, Manitowoc, Marathon, Milwaukee, Outagamie, Racine, Rock, Sauk, Vernon, Washington, Waukesha, Waupaca, and Winnebago, and the Oneida Nation;***
*for economic injury only in the contiguous **Wisconsin** counties of: **Adams, Ashland, Calumet, Clark, Columbia, Crawford, Dane, Dodge, Douglas, Eau Claire, Fond du Lac, Green, Green Lake, Iowa, Kewaunee, La Crosse, Langlade, Lincoln, Monroe, Oconto, Ozaukee, Pepin, Portage, Richland, Sawyer, Shawano, Sheboygan, Taylor, Trempealeau, Walworth, Washburn, Waushara, and Wood;***
*for economic injury only in the contiguous **Iowa** County of: **Allamakee;***
*for economic injury only in the contiguous **Illinois** counties of: **Boone, Lake, McHenry, and Winnebago;***
*and for economic injury only in the contiguous **Minnesota** counties of: **Houston, Wabasha, and Winona***

***Application Filing Deadlines:***
**Physical Damage: *August 31, 2026*** **Economic Injury: *March 30, 2027***

If you are located in a declared disaster area, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA).

**What Types of Disaster Loans are Available?**

- Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- Economic Injury Disaster Loans (EIDL) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

**What are the Credit Requirements?**

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay all loans.

**What are the Interest Rates?**

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

| Physical Damage Loan Types | No Credit Available Elsewhere | Credit Available Elsewhere |
|---|---|---|
| Home Loans | 2.875% | 5.750% |
| Business Loans | 4.000% | 8.000% |
| Non-Profit Organizations | 3.625% | 3.625% |

| Economic Injury Loan Types | No Credit Available Elsewhere | Credit Available Elsewhere |
|---|---|---|
| Businesses & Small Agricultural Cooperatives | 4.000% | N/A |
| Non-Profit Organizations | 3.625% | N/A |

## What are Loan Terms?

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay. Borrowers may be required to provide collateral.

## What are the Loan Amount Limits?

- Business Loans – The law limits business loans to $2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- Economic Injury Disaster Loans (EIDL) – The law limits EIDLs to $2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration.
- Business Loan Ceiling – The $2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the $2,000,000 statutory limit.
- Home Loans – SBA regulations limit home loans to $500,000 for the repair or replacement of real estate and $100,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

## What Restrictions are there on Loan Eligibility?

- Uninsured Losses – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
- Ineligible Property – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- Noncompliance – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.

**Note:** Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

## Is There Help with Funding Mitigation Improvements?

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan but may not exceed 20 percent of total amount of physical damage to real property, including leasehold improvements, and personal property as verified by SBA to a maximum of $500,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

## Is There Help Available for Refinancing?

- SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property or 50% or more of the value of the structure), and (3) intends to repair the damage.
- Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.
- Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, up to the amount of the loan for real estate repair or replacement.

## What if I Decide to Relocate?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

## Are There Insurance Requirements for Loans?

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

Applications for disaster loans may be submitted online using the MySBA Loan Portal at https://lending.sba.gov or other locally announced locations. Please contact the SBA's Customer Service Center by email at disastercustomerservice@sba.gov or by phone at 1-800-659-2955 for further assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

# Disaster Assistance for Businesses and Nonprofits

SBA
U.S. Small Business Administration

DISASTER RECOVERY
Businesses Homeowners
Renters Nonprofits

## Understanding SBA Disaster Assistance for Businesses and Nonprofit Organizations

If your business or private nonprofit has suffered property damage or cannot meet your financial obligations after a disaster, SBA can help. We provide low-interest loans to pay for damaged property costs and replace business equipment. We also provide money for business expenses–like rent and payroll–to help you get back to business.

## What we offer

- Receive up to $2 million to cover physical damage and financial hardship
- Low fixed interest rate with repayment terms up to 30 years
- Zero interest accrued and zero payments for the first year
- Additional funding available to strengthen your property and protect against future disasters
- Apply now! No need to wait for insurance to settle to start your application

## What you need to apply

- ☐ **Government ID and Business EIN**
- ☐ **Recent Federal Income Tax Return**
- ☐ **Contact Information-** For you and all additional applicants, as applicable
- ☐ **Financial Information-** Income and monthly expenses
- ☐ **Insurance Information-** Details of existing coverage and claims, if available

## Get Started

If you need additional assistance contact the Customer Service Center at 1.800.659.2955 (TTY:7-1-1) or visit *sba.gov/funding-programs/disaster-assistance*.

SCAN ME

# Economic Injury Disaster Loan

SBA DISASTER RECOVERY
U.S. Small Business Administration
Businesses Homeowners
Renters Nonprofits

## What is an Economic Injury Disaster Loan (EIDL)?

If your business, agricultural cooperative, or private nonprofit cannot meet your financial obligations as a result of a disaster, SBA can help. We provide working capital loans, known as EIDL. This loan provides the money you need to keep your business running. Unlike a physical damage loan, this loan is meant to cover business expenses only.

## What we offer

- Receive up to $2 million to cover costs like payroll, inventory, rent, and utilities
- Low fixed interest rate with repayment terms up to 30 years
- Zero interest accrued and zero payments for the first year
- Apply now! No need to wait for insurance to settle to start your application

## What you need to apply

- [ ] **Government ID and Business EIN**
- [ ] **Recent Federal Income Tax Return**
- [ ] **Contact Information-** For you and all additional applicants, as applicable
- [ ] **Financial Information-** Income and monthly expenses
- [ ] **Insurance Information-** Details of existing coverage and claims, if available

## Get Started

If you need additional assistance contact the Customer Service Center at 1.800.659.2955 (TTY:7-1-1) or visit sba.gov/funding-programs/disaster-assistance.

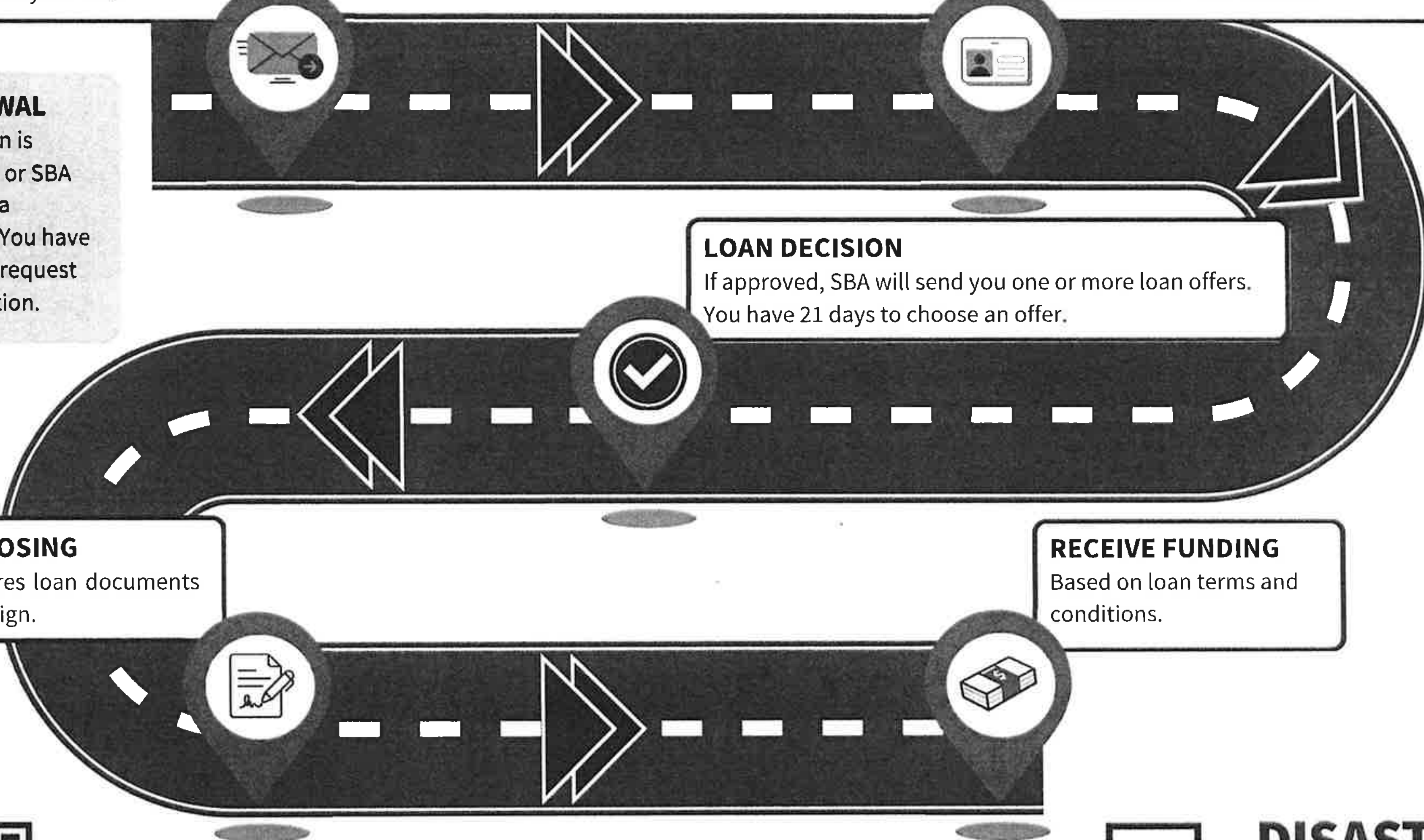
SCAN ME

# Disaster Loan Applicant Roadmap

**SUBMIT APPLICATION**
Apply online or at a Disaster Recovery Center.

**ELIGIBILITY REVIEW**
You may be asked to provide additional documents or information.

**WITHDRAWAL**
If information is missing, you or SBA may initiate a withdrawal. You have 6 months to request reconsideration.



**LOAN DECISION**
If approved, SBA will send you one or more loan offers. You have 21 days to choose an offer.

**LOAN CLOSING**
SBA prepares loan documents for you to sign.

**RECEIVE FUNDING**
Based on loan terms and conditions.

**For more information**, scan the QR code or visit sba.gov/disaster.

SBA U.S. Small Business Administration

DISASTER RECOVERY
Businesses ▪ Homeowners
Renters ▪ Nonprofits