

Disaster Loan Application Process

Businesses can apply online for all types of SBA disaster assistance loans. Businesses should follow the steps below, and gather the listed information, to receive their loans as quickly as possible.

How Disasters Are Declared

All disaster incidents are generally handled by first responders on a state or local level. When the governor of a state determines the local resources are overwhelmed, they will request additional assistance from the federal government. The following are declarations the Office of Disaster Assistance (ODA) will respond to:

Presidential Declaration for Individual Assistance: Activates the FEMA Individuals and Households Grant Program (IHP) and automatically makes SBA loans available to businesses, homeowners, and renters with physical damages.

Administrative (Agency) Declaration (SBA Declaration): Activates SBA's Disaster Loan Program, which makes loans available for businesses of all sizes, including private and non-profit organizations, homeowners and renters for physical damages.

Presidential Declaration for Public Assistance: Once a Governor's request for Public Assistance is approved by the President, SBA issues a declaration that makes loans available for the physical damage and economic injury of private, non-profit organizations that provide critical services of a governmental nature.

Secretary of Agriculture Declaration: When the Secretary of Agriculture issues a disaster declaration, SBA also issues a declaration for the availability of economic injury loans to small businesses.

Governor Certification Declaration: The Governor requests a declaration from SBA based on a certification of damages in the area, and SBA makes economic injury loans available to affected small businesses.

Secretary of Commerce: The Secretary of Commerce may make a determination that eligible small businesses that have suffered substantial economic injury as a result of commercial fishery failures or fishery resource disasters.

Military Reservist Declaration: Working capital loans are made available for eligible small businesses.

Required Information to Complete the Application

To assess a small business owner's eligibility, the SBA requires the following information:

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| <input type="checkbox"/> Contact information for all applicants | <input type="checkbox"/> Insurance information |
| <input type="checkbox"/> Social Security numbers for all applicants | <input type="checkbox"/> Financial information (including tax returns, income, account balances, and monthly expenses) |
| <input type="checkbox"/> FEMA registration number | <input type="checkbox"/> Employer Identification Number (EIN) |
| <input type="checkbox"/> Deed or lease information | |

Submitting a Disaster Loan Application

Small business owners can apply online for SBA disaster assistance loans in three ways:



Online

<http://disasterloan.sba.gov>

All types of SBA disaster assistance loans can be applied for online. Note that in addition to the online application, applicants will need to sign and date IRS Form 8821, giving permission for the IRS to provide tax return information to SBA.



Pro tip: The online application is the fastest method to receive a decision about loan eligibility.



Mail

SBA Processing & Disbursement
14925 Kingsport Rd.
Ft. Worth, TX 76155

The following forms comprise the SBA Disaster Business Loan Application:

- SBA Form 5
- SBA 159D
- SBA Form 1368
- SBA Form 413
- IRS Form 8821
- SBA Form 2202
- SBA Form 5C



In-Person

Local Disaster Recovery Center
Small businesses can apply in-person at any local Disaster Recovery Center. These centers offer personal, one-on-one help from an SBA representative. To find a location, email:

disastercustomerservice@sba.gov

Office of Entrepreneurial Dev.
The Office of Entrepreneurial Development supports the training and counseling needs of small businesses, and can help businesses submit application for Disaster Loans.

SBA.gov/offices/headquarters/oed