

SBA provides assistance to:



Homeowners



Renters



Businesses



Private Non-Profit
Organizations

Presidential Individual Assistance (IA)

SBA automatically declares a disaster following a FEMA Presidential declaration. Physical damage loans are included in primary counties only. Economic Injury Disaster Loans (EIDLs) are available in both primary and contiguous counties. Assistance is available to homeowners, renters, businesses, and private non-profit organizations.



Presidential Public Assistance (PA)

SBA declares a disaster following a FEMA Presidential declaration when eligible. Both physical damage and economic injury loans are available in primary counties only. Assistance is only available to private non-profit organizations providing essential services of a governmental nature.

SBA Administrative (Agency)

Upon request of the Governor, SBA can declare an Administrative (Agency) declaration when damages are insufficient for a FEMA Presidential declaration but meets the criteria below. The surveyed damage must demonstrate a minimum of 25 homes or businesses with sustained uninsured losses of 40 percent or more. Both physical damage and economic injury loans are available in primary and contiguous counties.





Administrative (Rural)

SBA can declare an Administrative (Rural) declaration when a FEMA Presidential Public Assistance declaration has been made for the disaster area without an Individual Assistance declaration. The surveyed damage must demonstrate a minimum of 1 home or business has incurred significant damage and is in a rural area as designated by the U.S. Census. Both physical damage and economic injury loans are available in primary counties only.

Governor's Certification

A Governor certifies at least 5 small businesses in the disaster area have suffered substantial economic injury as a result of the disaster. Economic injury loans are available to businesses in primary and contiguous counties.



Military Reservist Economic Injury Disaster Loan

At the beginning of every fiscal year economic injury loans become effective for the full year. Qualified businesses are those who lose an essential employee who is called to active duty.

Secretary of Agriculture

SBA automatically declares a disaster following notification of a declaration made by the Secretary of Agriculture. Economic injury loans are available in primary and contiguous counties.



Federal Emergency

In an emergency involving federal primary responsibility, or when the President determines a nationwide emergency exists, economic injury loans are available nationwide following a President's emergency declaration.