

Navigating the FEMA process requires a detail. Here are the steps to take for your business:

## **For Businesses**

### **Understand Business Eligibility**

- Your business must be located in a declared disaster zone.
- You must show that your business has been physically or economically affected by the disaster.

### **Gather Required Documents**

- Business tax returns (at least three years)
- Profit and loss statements
- Balance sheets
- Lease agreements or mortgage details for business property
- Business licenses and permits
- Insurance information
- Bank account details for direct deposit

### **Apply for FEMA Assistance**

Businesses primarily receive help through the Small Business Administration (SBA), but you should start with FEMA: Online: [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or 1-800-621-3362  
In-Person: Visit a Disaster Recovery Center (DRC) (These will be announced)

### **Complete the SBA Loan Application**

The SBA provides low-interest disaster loans for businesses. Even if you don't want a loan, completing the application is crucial, as it can help determine if you're eligible for further FEMA assistance.

Types of SBA loans:

- Physical Disaster Loans: For repairs to real estate, machinery, equipment, inventory, etc.
- Economic Injury Disaster Loans (EIDL): For working capital to help small businesses recover from financial losses caused by the disaster.

### **FEMA Inspection for Businesses**

FEMA or SBA may conduct an inspection of your business property to verify damage. Be available to provide access and documentation for review.

### **Track Your Application**

Monitor your application by checking your SBA and FEMA status online or via phone.

### **Use FEMA and SBA Funds**

SBA loans and FEMA grants for businesses should be used for repairing or replacing business property, inventory, or equipment and addressing financial losses. Keep detailed records of how the funds are used, as FEMA or SBA may conduct an audit.

### **Explore Other Forms of Assistance**

FEMA also provides access to other recovery programs, including:

- Disaster Unemployment Assistance for affected employees.
- Crisis Counseling services.

The SBA also offers Mitigation Assistance, which can provide extra funds to improve your business and reduce future disaster risks.

### **Appealing FEMA or SBA Decisions**

If you receive a denial from FEMA or the SBA, or feel the amount of assistance is insufficient, you can appeal within 60 days. Include all supporting documents that can prove your case, including additional proof of damage or financial loss.