# Federal Assistance from FEMA and SBA

FEMA partners with other agencies—such as the U.S. Small Business Administration (SBA)—to help disaster survivors continue their recovery after a disaster. Assistance is available from both agencies for residents affected by the July 27, 2026 tornadoes and storms. The deadline to apply for FEMA grants and SBA physical disaster loans is December 7, 2026. Wisconsinites in Forest, Outagamie, Vilas and Winnebago counties are eligible to apply.

## 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.

## FEMA Grant Assistance

FEMA may provide grants to help with temporary housing expenses, basic home repairs or other essential disaster-related needs that are not covered by insurance, including damage to personal property from the disaster. Other assistance may include medical, dental, transportation or funeral expenses for those who sustained injury, illness or death of a loved one due to the storm.

To apply to FEMA, or for questions:

- Visit online at DisasterAssistance.gov.
- Call the FEMA helpline at 800-621-3362. If you use a relay service, captioned telephone or other service, give FEMA your number for that service.
- Visit in-person at a Disaster Recovery Center. Find a center nearest you, FEMA.gov/DRC.

## SBA Low-Interest Loan Assistance

Some FEMA applicants may be referred to SBA after registering with FEMA. SBA is the largest source of federal disaster recovery funding for rebuilding, replacement or repair of disaster-damaged homes. If you still have unmet needs after receiving your insurance settlement and applying with FEMA, loans may help address this need.

SBA offers long-term, low-interest home disaster loans to homeowners up to $500,000 and renters up to $100,000. These loans can go towards home repair or replacement, damaged real estate, personal property, vehicles and, if approved, an additional 20% of the total loan amount for mitigation building upgrades to protect against future disasters.

FEMA

U.S. Small Business Administration

SBA offers business physical disaster loans for 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 and private universities are also eligible, and qualify for up to $2 million dollars for damages. These programs are available in declared counties which have physical damage only.

SBA Economic Injury Disaster Loans (EIDL) are also available for business losses and working capital for most private non-profits and small businesses, including those engaged in agricultural cooperatives and aquaculture. This loan program is available to businesses and nonprofits within declared and contiguous counties.

If you are approved for a loan, you have up to 60 days to accept it. You can accept a lower amount than what you were approved for and can request a reassessment of damage verification to qualify for a higher loan amount. If approved, you are not obligated to accept the loan. Applicants must have a credit history acceptable to the SBA and must be able to repay the loan. Any money you receive from SBA must be repaid over time, and survivors have up to 30 years to repay the loan on a low-interest fixed rate.

To apply to SBA, or for questions:

- Visit online at SBA.gov/disaster
- Call: 800-659-2955 (TTY: 800-877-8339)
- Visit in-person at a Disaster Recovery Center. Find a center nearest you, FEMA.gov/DRC.
- Visit in-person at a Business Recovery Center. Find a center nearest you, appointment.sba.gov/schedule/.
- Email at disastercustomerservice@sba.gov.

*Disaster survivors who feel they have been discriminated against based on race, color, nationality, sex, religion, age, disability, English proficiency, or economic status have the right to file a complaint by contacting FEMA at FEMA-CR-Intake@fema.dhs.gov or by calling 1-800-621-3362.*

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