



U.S. Small Business
Administration

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

WASHINGTON Declaration #21499 & #21500

(Disaster: WA-20027)

Incident: SEVERE STORMS, STRAIGHT-LINE WINDS, FLOODING, LANDSLIDES & MUDSLIDES

occurring: December 5 through December 19, 2025

in the Washington counties of: *Chelan, Grays Harbor, King, Lewis, Pacific, Pierce, Skagit, Snohomish, Thurston & Whatcom;*

in the tribal areas of: *The Confederated Tribes of the Chehalis Reservation, Lummi Nation, Muckleshoot Indian Tribe, Nisqually Indian Tribe, Nooksack Indian Tribe, Puyallup Tribe, Quinault Indian Nation, Samish Indian Nation, Sauk-Suiattle Indian Tribe, Shoalwater Bay Indian Tribe, Snoqualmie Indian Tribe, Squaxin Island Tribe, Stillaguamish Tribe of Indians, Swinomish Indian Tribal Community, Tulalip Tribes & the Upper Skagit Indian Tribe;*

and for economic injury only in the contiguous Washington counties of: *Cowlitz, Douglas, Island, Jefferson, Kitsap, Kittitas, Mason, Okanogan, San Juan, Skamania, Wahkiakum & Yakima*

Application Filing Deadlines:

Physical Damage: June 10, 2026

Economic Injury: January 7, 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



DISASTER RECOVERY

Businesses • Homeowners
Renters • Nonprofits

Disaster Loans

Long-Term Recovery Help

The SBA's disaster loans are available to help businesses, nonprofits, homeowners, and renters recover from declared disasters. These long-term, low interest rate loans help them rebuild, get back to business, and make property improvements that eliminate future damage or save lives. Homeowners and renters can use the loans to replace personal property. There is no need to wait for settled insurance claims, potential FEMA grants or contractor estimates before applying. .

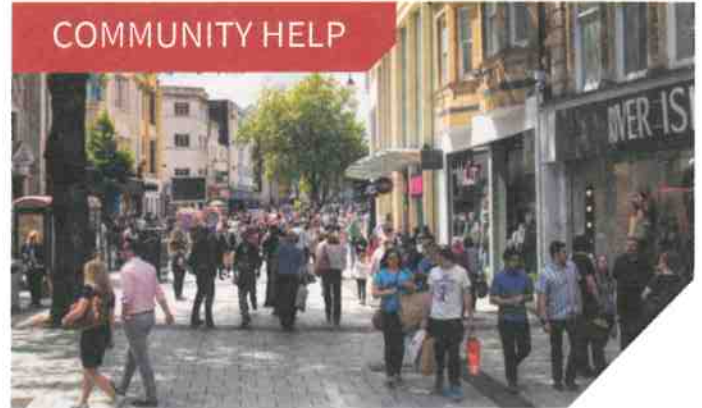
Businesses do not have to be small to receive SBA disaster recovery assistance, and disaster loans can be increased up to 20% to make building upgrades that protect against future disasters.

Business Disaster Loans — Up to \$2 Million*

Businesses and nonprofits can get loans to repair or replace damaged or destroyed real estate, machinery, equipment, inventory, other business assets, and to prepare for future disasters.

Economic Injury Disaster Loans — Up to \$2 Million*

Small businesses, agricultural cooperatives, aquaculture enterprises, and most nonprofits can get loans to meet their working capital needs through the recovery period.



These loans are available regardless of whether a business has suffered property damage.

Home Disaster Loans

Homeowners can get loans up to **\$500,000** to repair or replace a primary residence and get assistance to protect their home against future disasters. Additionally, homeowners and renters can get up to **\$100,000** to repair or replace personal property, such as furniture, appliances, and vehicles.

*The maximum loan for any combination of property damage and/or economic injury is \$2 million.

Questions? Visit www.sba.gov/disaster

Rebuilding Stronger is Within Reach — Start Now

Generally, the deadline to apply for loans is 60 days from the declared disaster—so those affected should apply ASAP!

The Application Process



Apply

Go to lending.sba.gov or call **(800) 659-2955** or TTY **7-1-1** to request an application. Application can be made even if the amount needed isn't known. There is no obligation to accept the loan.



Review

After an initial credit check, the total cost to repair and replace damaged property is estimated. Throughout the process, the SBA is here to provide support and ensure you have a clear and seamless application experience.



Decide

The applicant will be notified of the loan decision. If approved, you will be guided through the loan closing process and initial disbursement.



DISASTER RECOVERY

Businesses • Homeowners
Renters • Nonprofits

Disaster Loans for Homeowners and Renters



Credit: U.S. Small Business Administration

Benefits of a disaster loan

- Low fixed-rate interest rates with terms up to 30 years
- No payment and no interest for 12 months
- Up to \$500,000 to cover damage to primary residences
- Up to \$100,000 to replace personal property, including vehicles
- Funds available to build back better and protect against future disasters (Mitigation)
- No need to wait for insurance to settle before applying

What you need to apply for a disaster loan

- Email addresses and contact information for all applicants
- Social Security numbers and Employer Identification Numbers (EIN) for all applicants
- Financial information (e.g., income and monthly expenses, etc.)
- A complete copy of the most recent federal income tax return (this can be provided later)
- Insurance information, if available

How to apply

- Scan the QR Code
- Visit sba.gov/disaster



For Additional Information

- Call **(800) 659-2955** (dial **7-1-1** to access telecommunications relay services):
 - To locate a Recovery Center for assistance with your loan application
 - To check the status of your loan application