Date: 09/01/2026

U.S. Small Business Administration

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

KANSAS Declaration #21821 & #21822
(Disaster: KS-20040)
Incident: SEVERE STORMS

occurring: *August 18 through August 19, 2026*

in ***Wyandotte County, Kansas;***
the contiguous ***Kansas*** *counties of:* ***Johnson & Leavenworth;***
and the contiguous ***Missouri*** *counties of:* ***Clay, Jackson & Platte***

Application Filing Deadlines:
Physical Damage: *November 2, 2026* **Economic Injury: *June 1, 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	3.000%	6.000%
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

What are Loan Terms?

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay. Borrowers may be required to provide collateral.

What are the Loan Amount Limits?

- Business Loans – The law limits business loans to $2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- Economic Injury Disaster Loans (EIDL) – The law limits EIDLs to $2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration.
- Business Loan Ceiling – The $2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the $2,000,000 statutory limit.
- Home Loans – SBA regulations limit home loans to $500,000 for the repair or replacement of real estate and $100,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

What Restrictions are there on Loan Eligibility?

- Uninsured Losses – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
- Ineligible Property – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- Noncompliance – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.

Note: Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

Is There Help with Funding Mitigation Improvements?

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of total amount of physical damage to real property, including leasehold improvements, and personal property as verified by SBA to a maximum of $500,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

Is There Help Available for Refinancing?

- SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property or 50% or more of the value of the structure), and (3) intends to repair the damage.
- Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.
- Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, up to the amount of the loan for real estate repair or replacement.

What if I Decide to Relocate?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

Are There Insurance Requirements for Loans?

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

Applications for disaster loans may be submitted online using the MySBA Loan Portal at https://lending.sba.gov or other locally announced locations. Please contact the SBA's Customer Service Center by email at disastercustomerservice@sba.gov or by phone at 1-800-659-2955 for further assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

Disaster Assistance for Homeowners and Renters

U.S. Small Business Administration

DISASTER RECOVERY

Businesses ▪ Homeowners
Renters ▪ Nonprofits

What is an SBA physical damage loan?

Whether you own or rent your home, SBA offers long-term low-interest disaster loans to repair or replace damaged items. For homeowners, SBA offers funds to cover damages to your primary home and may cover improvements to withstand future damages.

Key benefits for homeowners and renters

- Homeowners may receive up to $500,000 to cover damages to primary home
- Homeowners and renters may receive up to $100,000 to replace personal property, including vehicles
- Zero interest accrued and zero payments for the first year
- Fixed interest rate and up to a 30-year repayment plan
- Apply now! No need to wait for insurance to settle to start your SBA application

What you need to apply

- ☐ **Government ID**
- ☐ **Recent Federal Income Tax Return**
- ☐ **Contact Information-** For you and all additional applicants, as applicable
- ☐ **Financial Information-** Income and monthly expenses
- ☐ **Insurance Information-** Details of existing coverage and claims, if available

Get Started

If you need additional assistance contact the Customer Service Center at 1.800.659.2955 (TTY:7-1-1) or visit *sba.gov/funding-programs/disaster-assistance*.

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All SBA programs and services are extended to the public on a nondiscriminatory basis. (4/2026)

Disaster Assistance for Businesses and Nonprofits

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Understanding SBA Disaster Assistance for Businesses and Nonprofit Organizations

If your business or private nonprofit has suffered property damage or cannot meet your financial obligations after a disaster, SBA can help. We provide low-interest loans to pay for damaged property costs and replace business equipment. We also provide money for business expenses–like rent and payroll–to help you get back to business.

What we offer

- Receive up to $2 million to cover physical damage and financial hardship
- Low fixed interest rate with repayment terms up to 30 years
- Zero interest accrued and zero payments for the first year
- Additional funding available to strengthen your property and protect against future disasters
- Apply now! No need to wait for insurance to settle to start your application

What you need to apply

- ☐ **Government ID and Business EIN**
- ☐ **Recent Federal Income Tax Return**
- ☐ **Contact Information-** For you and all additional applicants, as applicable
- ☐ **Financial Information-** Income and monthly expenses
- ☐ **Insurance Information-** Details of existing coverage and claims, if available

Get Started

If you need additional assistance contact the Customer Service Center at 1.800.659.2955 (TTY:7-1-1) or visit *sba.gov/funding-programs/disaster-assistance*.

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Benefits of an SBA Disaster Loan

Affordable, Reliable, and Flexible Disaster Assistance

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Affordable

No Cost to Apply
Start your application with zero upfront costs.

Below-Market Interest Rates
Get competitive rates, lower than many standard loans.

Affordable Loan Terms Up to 30 Years
Spread payments over an extended term for manageable monthly costs.

Fixed Loan Payments
Enjoy stability with payments that remain consistent for the life of the loan.

No Prepayment Penalty
Pay off your loan early without any fees.

Reliable

No Obligation to Take the Loan if Approved
Accept the loan only if it works for you.

Funds Available Before Insurance Settles
Access funds quickly without waiting for insurance payouts.

No Collateral Required for Loans Up to $50,000*
Receive up to $50K for both physical and economic injury disaster loans with no collateral for Presidential Declarations. *Up to $14K for physical damage loans under Agency declarations.

May be eligible for Refinancing or Relocation
Secure new options if relocating or refinancing becomes necessary.

Flexible

First Payment Deferred for 12 Months
Focus on recovery with no payments due for the first year.

0% Interest Accrued for 12 Months Post-Disbursement
No interest accrues for a year.

Loan Modification Available
Adjust your loan to meet changing needs, such as covering unexpected damages.

Mitigation Option
Apply for additional funds to help prevent future disaster losses.

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Loans Up to $500,000 for Homeowners

Loans Up to $100,000 for Personal Property

Loans Up to $2 Million for Businesses and Nonprofits

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Reduce Your Risk. Protect Your Future.

The SBA mitigation option can fund projects to reduce future risk for your home or business.

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Loan Approval
As an approved applicant, you can request an increase to your SBA loan to fund the mitigation option.



Consider Risk & Reduction Projects
Below are examples of eligible projects that can help protect your property & reduce damage from future disasters.



Protect What Matters Most
Mitigation upgrades can reduce disaster impacts, helping protect your home or business & future.



Reduce Your Risk
Visit MySBA Loan Portal to message your case manager or call 1.800.659.2955 to get started.

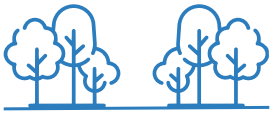
Examples of Mitigation Projects

Flood Vents



Prevent damage from floodwater pressure

Fire-Resistant Landscaping



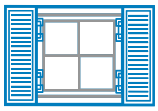
Reduce wildfire risk

Elevate Utilities



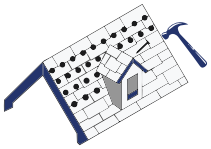
Protect vital equipment

Storm Shutters



Protect windows during high winds

Reinforce Roof



Prevent roof damage from high winds

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Road to Reconsideration

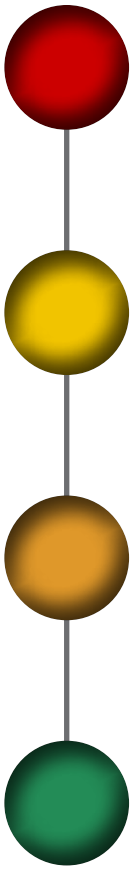
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Your SBA application was denied or withdrawn: Now what?

Disaster loans may be approved through a reconsideration request.



Immediate action required:
Review the letter SBA mailed to you or locate the letter in your MySBA portal account for a detailed reason why your loan was denied.

Review the reason for denial:
Ensure there was not a request for additional information. Missing information is often the cause for denial.

To request a re-evaluation of your application:
Start by gathering information such as updated pay stubs, tax records, or new information to support your request.

Submit your reconsideration request and supporting documents to your MySBA portal for further review.

Contact us: You can request assistance by contacting customer service center at 1.800.659.2955 (TTY: 7-1-1) or email disastercustomerservice@sba.gov.

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