U.S. SMALL BUSINESS ADMINISTRATION OFFICE OF INSPECTOR GENERAL

# Analysis of SBA's Fiscal Year 2025 Disaster Assistance Program Data

**Evaluation Report**

**Report 26-13**

**September 17, 2026**

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## NOTICE:

Pursuant to the James M. Inhofe National Defense Authorization Act for Fiscal Year 2023, Public Law 117-263, Section 5274, any nongovernmental organizations and business entities identified in this report have the opportunity to submit a written response for the purpose of clarifying or providing additional context as it relates to any specific reference contained herein. Comments must be submitted to AIGA@sba.gov within 30 days of the final report issuance date. We request that any comments be no longer than two pages, Section 508 compliant, and free from any proprietary or otherwise sensitive information. The comments may be appended to this report and posted on our public website.

# EXECUTIVE SUMMARY

## Analysis of SBA's Fiscal Year 2025 Disaster Assistance Program Data (Report 26-13)

### What OIG Reviewed

This report presents the results of our analysis of U.S. Small Business Administration (SBA) disaster loan program data for disasters declared in fiscal year (FY) 2025. Our objective was to examine disaster assistance response data for FY 2025, across the 10 SBA regions, focusing on the types of declarations and disasters, volume of disaster loan applications, timeliness of disaster loan application processing, and the disbursement of disaster loans.

Our intent was to provide a high-level review of disasters nationwide and to identify any data anomalies for potential future work.

To achieve our objective, we extracted and analyzed data from the Unified Lending Platform to assess loan application volume and disaster loan processing activity. We also interviewed SBA officials and reviewed applicable laws, regulations, standard operating procedures, and other SBA policies and guidance governing SBA's disaster assistance loan program.

### What OIG Found

We found that SBA administered the disaster assistance loan program consistently across the nation. Specifically, there were 476 disaster declarations issued nationwide in FY 2025. As aresult, we determined SBA received 132,966 original disaster loan applications and approved 30,080 disaster loans totaling $3.6 billion. As of January 13, 2026, SBA had disbursed $1.7 billion of those approved loans.

To assess timeliness, we calculated the processing time from submission to action or decision because that reflects the full period a disaster survivor waits to learn whether their loan is approved. In contrast, the agency calculates the processing time from application acceptance to action or decision. The period between submission and acceptance includes confirming identity, fraud checks, and waiting for the applicant to provide documentation. Using the Office of Inspector General's methodology, we determined that the overall processing time for disaster loan applications received for disasters declared in FY 2025 averaged only 15 days, and SBA processed 88 percent of the applications in our scope in 31 days or less.

Finally, while conducting our analysis, we noted that a high percentage of disaster loan applications were withdrawn in FY 2025. SBA may withdraw an application for many reasons — for example, when an applicant's identity cannot be verified or the agency is waiting for the applicant to provide further information. We also identified a high rate of loan withdrawals in our prior work and plan to evaluate the agency's withdrawal process in a separate review.

### What OIG Recommended

We did not make any recommendations.

### Agency Response

This report contains no recommendations, and the agency did not provide official comments.

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# Introduction

This report presents the results of our analysis of U.S. Small Business Administration (SBA) disaster loan program data for disasters declared in fiscal year (FY) 2025. Our intent was to provide a high-level review of disasters nationwide and to identify any data anomalies for potential future work. While performing our analysis, we noted a high percentage of withdrawn disaster loan applications. We also identified a high rate of loan withdrawals in our prior work[1] and plan to evaluate the agency's withdrawal process in a separate review.

## Background

SBA is a significant contributor to economic recovery in the wake of declared disasters such as hurricanes, floods, droughts, earthquakes, wildfires, and tornadoes. After a declared disaster, SBA administers the disaster assistance loan program, which provides loans for physical damage repairs and economic injury.

Low-interest loans are provided to businesses of any size, most private nonprofit organizations, homeowners, or renters for repairs and replacement of physical assets damaged in a declared disaster. Homeowners may apply for up to $500,000 to replace or repair their primary residence. Renters and homeowners may borrow up to $100,000 to replace or repair personal property. Businesses may borrow up to $2 million for repair or replacement of physical assets. Funding can be increased by up to 20 percent of the verified physical loss to help mitigate the risk of damage to homes or businesses in future disasters.

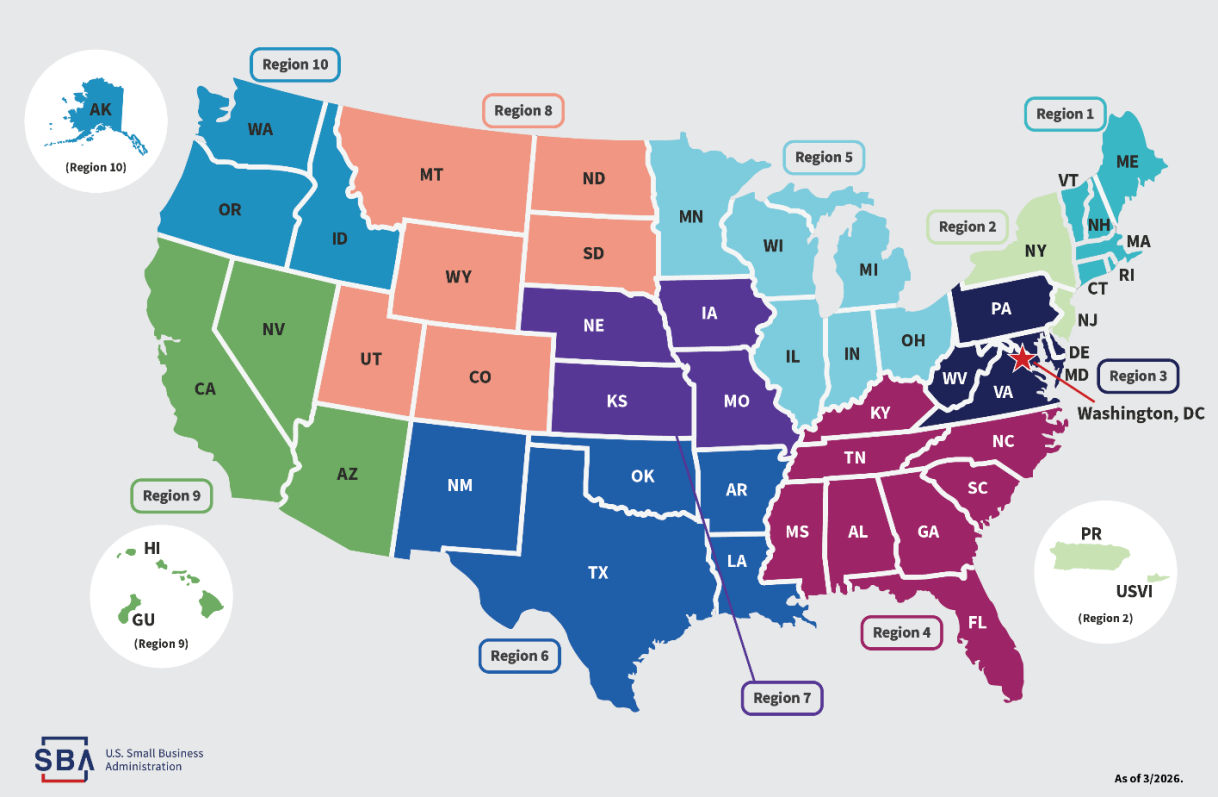
Economic Injury Disaster Loans (EIDL) provide working capital to small businesses, small agricultural cooperatives, and most private nonprofit organizations that have experienced substantial economic injury from a declared disaster to cover operating expenses, such as the continuation of healthcare benefits, rent, and utilities. Military Reservist Economic Injury Disaster Loans (MREIDL) are provided to small businesses for ordinary and necessary operating expenses when an essential employee who is a military reservist gets called to active duty. EIDLs and MREIDLs are both capped at $2 million.

[1] SBA Office of Inspector General, Report 26-02, *SBA's Initial Response to the Severe Storms in Missouri and Kentucky*, (January 14, 2026).

## Objective

Our objective was to examine disaster assistance response data for FY 2025 across the 10 SBA regions (see Figure 1), focusing on the types of declarations and disasters, volume of disaster loan applications, timeliness of disaster loan application processing, and the disbursement of disaster loans.

**Figure 1: SBA Regional Map of the United States and its Territories**

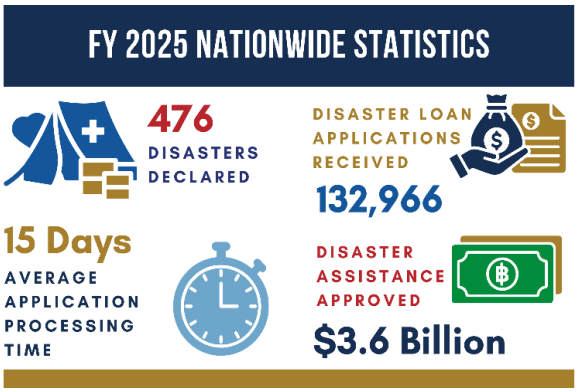



*Source:* SBA

# Nationwide Observations for Fiscal Year 2025

We found that SBA administered the disaster assistance loan program consistently across the nation. Specifically, in FY 2025, there were 476 disasters declared in the United States and its territories, causing droughts, floods, severe storms, tornadoes, and fires. SBA responded to these disasters by mobilizing on-the-ground support and assisting businesses,

homeowners, renters, and private nonprofit organizations with the disaster loan application process. We determined the agency received 132,966 original disaster loan applications[2] nationwide for disasters declared in FY 2025 and processed them within 15 days on average. As of January 13, 2026, SBA had approved 30,080 disaster assistance loans totaling over $3.6 billion and disbursed over $1.7 billion.




*Source*: SBA Office of Inspector General

## Types of Declarations and Disasters

There are seven different ways a disaster can be declared:

### Table 1: Types of Declarations

| Declaration Type | Definition |
|---|---|
| Presidential–Individual Assistance | Activates SBA's physical damage loan and EIDL programs for renters, homeowners, and businesses. |
| Presidential–Public Assistance | Activates SBA's physical damage loan and EIDL programs for private nonprofit organizations that provide essential services of a governmental nature. |
| SBA Agency | Activates the physical damage loan and EIDL programs. This declaration is made upon written request to SBA by the governor of a state or Chief Executive of the Indian Tribal Government. |
| SBA Rural Agency | Activates SBA's physical damage loan and EIDL programs upon request from the state governor or the Chief Executive of the Indian Tribal Government where the rural area is located. |
| Secretary of Agriculture | Activates the SBA EIDL program when the Secretary of Agriculture designates an agricultural disaster area. |
| Governor's Certification | Activates the SBA EIDL program in response to a gubernatorial request for assistance. |
| Military Reservist Economic Injury Disaster Loan | Activates the MREIDL program used to cover lost income or lost profits for an essential employee who is a military reservist and called to active duty. |

*Source*: SBA Office of Inspector General analysis

[2] SBA officials informed us that during FY 2025, the agency also received disaster loan applications related to disasters declared at the end of FY 2024 when the declaration periods extended into FY 2025. In total, SBA received 244,848 original disaster loan applications in FY 2025.

Below are analysis highlights regarding the types of declarations and disasters that occurred in FY 2025. See Appendix 2, Tables 2-1, 2-2, and 2-8 for additional information.

- Secretary of Agriculture declarations accounted for 61 percent of all declarations.
- Presidential–Public Assistance and SBA Agency declarations combined accounted for 25 percent of all declarations.
- Presidential–Individual Assistance, SBA Rural Agency, and Governor's Certification declarations were each less than 10 percent of all declarations.
- Regions 4, 6, and 8 represented 47 percent of all declarations, while Region 1 represented just 2 percent, having only 9 disasters declared. The remaining regions represented 5 to 12 percent of all the disaster declarations.
- Droughts were the most common disaster across all regions (47 percent), followed by floods (15 percent).
- The greatest variety of disasters, including droughts, fires, floods, tornadoes, storms, and winds, occurred in Texas.
- Missouri had the most declarations resulting from tornadoes, making up 21 percent of all tornado-related disaster declarations among the regions.
- California had the most declarations resulting from fires, making up 69 percent of all disaster declarations in the state.

## Volume of Disaster Loan Applications

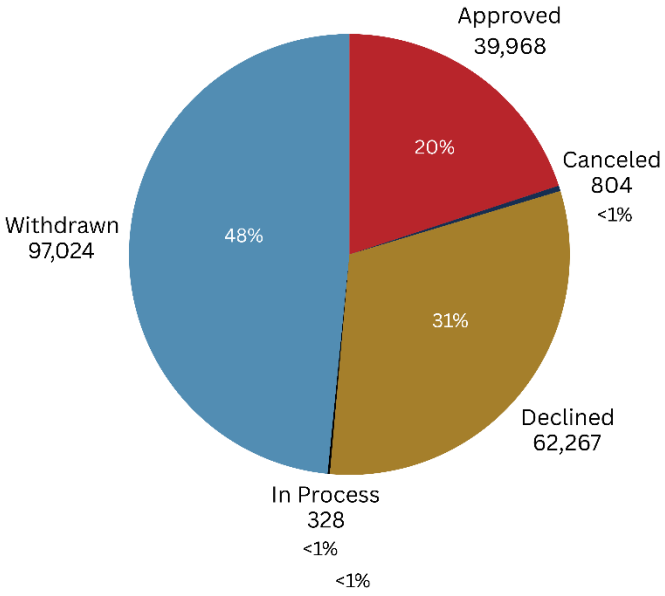
For disasters declared in FY 2025, SBA received 132,966 disaster loan applications consisting of 71,540 home loan applications, 28,210 business loan applications, and 33,216 EIDL applications (see Appendix 2, Table 2-2). Florida and California received the most disaster loan applications (77 percent) due to Hurricane Milton and the California Wildfires. Connecticut and New Hampshire received the fewest disaster loan applications of the contiguous states (less than 1 percent each), which can be attributed to the small number of disasters declared in those states.

We analyzed 200,389 application cycles for disasters declared in FY 2025 (see Appendix 2, Table 2-3). A disaster loan application can have many cycles. The first cycle begins when the original application is accepted by SBA and ends when the application status is either approved, declined, or withdrawn. While a withdrawal does not constitute a loan decision, it does end the

application cycle. Subsequent cycles begin when the application is resubmitted for reconsideration, reacceptance, or reinstatement[3] and accepted by SBA, and it ends when the request is either approved, declined, or withdrawn. Additionally, the applicant can submit a request for a loan modification, which begins a new cycle from the day the request is accepted. Loan cancellations generally occur on approved loans that have not met closing requirements.

Figure 2 shows the number of applications withdrawn, approved, canceled, declined, and in process as of January 13, 2026.

**Figure 2: Disaster Loan Application Statuses* as of January 13, 2026**




* The amounts shown on this figure take all application cycles into account.

*Source*: SBA Office of Inspector General analysis

We found disaster loan actions were generally consistent across the regions. Specifically, withdrawals made up the highest percentage of loan application actions in almost every region, followed by declines, approvals, and cancellations. According to SBA, the most common reasons for application withdrawals in FY 2025 were applicants submitting multiple applications for the same damage, an Internal Revenue Service response of "unable to process this request" for a tax

[3] A reconsideration request may be submitted by an applicant if their loan application was declined. A reacceptance request may be submitted by an applicant if their loan application was withdrawn. A reinstatement request for all or any portion of a canceled loan may be submitted by an applicant.

transcript, SBA's inability to determine the applicant's reported disaster damage, SBA's inability to confirm the applicant's identity, and the applicant's failure to provide requested information. Region 10 had the highest percentage of approved loans (30 percent), while Region 1 had the lowest (5 percent). Region 1's low rate of loan approvals can be attributed to the fact that it received only 14 applications in total, as there were only 9 declared disasters in the region in FY 2025. Regions 5 and 8 had the highest percentages of declined loans at 42 and 46 percent, respectively.

We also analyzed the daily count of disaster loan applications received and processed in FY 2025. Figure 2-1 in Appendix 2 shows two significant spikes in the volume of applications received but not processed. The first spike coincided with the funding lapse from October 14 to December 21, 2024, during which multiple hurricanes occurred simultaneously (Hurricanes Debbie, Helene, and Milton). The second spike occurred in early January 2025, coinciding with the California Wildfires.

## Timeliness of Disaster Loan Application Processing

We evaluated how long it took SBA to process disaster loan applications by counting the total number of days SBA had possession of the application from the time of submission — either original submission, reconsideration request, or reacceptance request — to the time that the application was approved, declined, canceled, or withdrawn. We calculate the processing time from submission to action or decision because that reflects the full period a disaster survivor waits to learn whether their loan is approved. In contrast, SBA officials informed us that the agency calculates the processing time from application acceptance to approval, decline, or withdrawal. The period between submission and acceptance generally includes risk verification and review — such as confirming the applicant's identity and performing fraud checks — and may also include time spent waiting for the applicant to submit required documents.

We determined the overall processing time for loan applications received for declared disasters in FY 2025 averaged only 15 days. SBA processed 88 percent of the applications in our scope in 31 days or less (see Appendix 2, Table 2-4). Loan application processing time was generally consistent across the regions, with 90 to 94 percent of applications being processed in 31 days or less. This is because SBA centrally processes home and business loans on a first-in-first-out basis. In Region 4, Hurricanes Debby, Helene, and Milton all occurred within approximately 2 months, which created a high volume of loan applications for SBA to process.

Home loan applications were processed the fastest, averaging 11 days, while business loans and EIDL applications took longer, averaging 21 and 17 days, respectively (see Appendix 2, Table 2-5).

This is to be expected, as business owners must go through a lengthier process to fulfill more filing requirements than home loan applicants. As of January 13, 2026, 328 applications had been in process for an average of 145 days (see Appendix 2, Table 2-5).

To evaluate how long it took SBA to disburse funds to approved borrowers, we measured the number of days between the application submission date and the first disbursement date. Overall, the average number of days from submission to disbursement was 50 days. Business loans took the longest amount of time to disburse, 60 days, while EIDLs took the shortest amount of time, 45 days. However, during the funding lapse from October 14 to December 21, 2024, the overall average time to disbursement was higher, averaging 70 days. Loan applications submitted during the funding lapse represented 12 percent of the total approved applications received.

## Disbursement of Disaster Loans

SBA approved $3.6 billion in disaster loans for declared disasters in FY 2025. Of this amount, the agency disbursed $1.7 billion (47 percent) as of January 13, 2026. The average loan amount for home loans was $142,953, for business loans it was $128,890, and for EIDLs it was $73,845 (see Appendix 2, Table 2-6). The average disbursed amount for home loans was $62,223, for business loans it was $79,269, and for EIDLs it was $73,652 (see Appendix 2, Table 2-7).

Ninety-one percent of disbursements were issued to borrowers from five states:

- California ($833 million),
- Florida ($599 million),
- Texas ($69 million),
- Kentucky ($32 million), and
- Missouri ($29 million).

We found this was consistent with the rate of applications received, as these five states received the highest number of disaster loan applications out of all the states and territories.

# Appendix 1: Scope and Methodology

This report presents the results of our analysis of U.S. Small Business Administration (SBA) disaster assistance loan data for disasters declared in fiscal year (FY) 2025. Our objective was to examine disaster assistance response data for FY 2025 across the 10 SBA regions, focusing on the types of declarations and disasters, volume of disaster loan applications, timeliness of disaster loan application processing, and the disbursement of disaster loans. Our scope covered applications submitted for disasters declared in FY 2025.

To answer our objective, we interviewed SBA officials from the agency's Processing and Disbursement Center. Further, we reviewed applicable laws and regulations governing SBA's disaster assistance loan program, standard operating procedures, and other SBA policies and guidance. Additionally, we accessed and reviewed agency dashboards using the Unified Lending Platform to assess loan application volume and disaster loan processing activity. Finally, we analyzed data extracted from the Unified Lending Platform to:

- Identify the number and types of disaster declarations by region and state and analyze the data by calculating percentage distributions;
- Analyze disaster assistance response data by calculating and comparing application processing times throughout the application cycle until disbursement of each application across regions and states;
- Evaluate the total number of applications received for disasters declared in fiscal year 2025;
- Evaluate the total number and dollar value of approved, declined, withdrawn, and canceled loans;
- Determine the amount of disbursed funds across regions and states; and
- Identify any outliers.

We conducted this evaluation in accordance with the Council of the Inspectors General on Integrity and Efficiency's *Quality Standards for Inspection and Evaluation*. These standards require that we adequately plan and perform this evaluation to obtain sufficient and appropriate evidence to provide a reasonable basis for our findings and conclusions based on our objective. We believe the evidence obtained provides a reasonable basis for our conclusions based on our objective.

## Scope Limitation

We encountered a scope limitation while assessing the data for reliability. A scope limitation is a restriction that prevents an auditor from fully performing a necessary evaluation procedure due to insufficient evidence. We identified a population of 14,822 line items in our universe that did not include the date an action was taken on loan applications. This prevented us from being able to calculate how long it took SBA to process these loan applications.

After taking a judgmental sample, we determined that the 14,822 line items represented disaster loan applications that were either canceled or declined in SBA's loan application processing system. Although the system generated notification letters to inform the applicants of their loan status, it did not record the date of the action in the "Task History" field, which is the data field we extracted from the system to use for our analysis.

This limitation affected approximately 7 percent of the total population, and this portion of the population was excluded from the analysis. We considered this exclusion to be immaterial in relation to the overall results presented in this report.

## Use of Computer-Processed Data

We relied on computer-processed data from SBA's loan application processing system contained in the Unified Lending Platform. We performed various limited testing procedures, including verification of a sample of data extracts, and mitigated any issues we found to ensure the data was accurate and complete for our objective. We believe the data is sufficiently reliable to support our conclusions.

# Prior Audit Coverage

The following lists the Office of Inspector General's previous audit coverage related to the objective of this report:

| Report Number | Report Title | Report Date |
|---|---|---|
| 24-11 | *Maui Wildfires – Initial Disaster Assistance Recovery and Response* | April 2, 2024 |
| 24-12 | *Hurricane Idalia – Initial Disaster Assistance and Recovery Response* | April 3, 2024 |
| 24-13 | *Hurricanes Fiona and Ian – Initial Disaster Assistance and Recovery Response* | April 9, 2024 |
| 25-19 | *Hurricane Helene – Initial Disaster Assistance and Recovery Response* | June 17, 2025 |
| 25-20 | *Hurricane Milton – Initial Disaster Assistance and Recovery Response* | July 2, 2025 |
| 26-02 | *SBA's Initial Response to the Severe Storms in Missouri and Kentucky* | January 14, 2026 |

# Appendix 2: Disaster Assistance Declaration and Loan Application Data

### Table 2-1: Total Disaster Declarations Issued by Type in Fiscal Year 2025

| Declaration Type | Number of Disaster Declarations Issued | Percentage of Total Declarations |
|---|---|---|
| Presidential–Individual Assistance | 31 | 7% |
| Presidential–Public Assistance | 62 | 13% |
| SBA Agency | 57 | 12% |
| SBA Rural Agency | 15 | 3% |
| Secretary of Agriculture | 292 | 61% |
| Governor's Certification | 18 | 4% |
| Military Reservist Economic Injury Disaster Loan | 1 | 0% |
| **Total** | **476** | **100%** |

*Source*: U.S. Small Business Administration Office of Inspector General analysis

### Table 2-2: Total Applications by Declaration and Loan Type in Fiscal Year 2025

| Declaration Type | Home Loans | Business Loans | EIDLs | Total | Percent of Total |
|---|---|---|---|---|---|
| Presidential–Individual Assistance | 65,834 | 25,640 | 26,602 | 118,076 | 89% |
| Presidential–Public Assistance | 0 | 503 | 291 | 794 | <1% |
| SBA Agency | 5,655 | 2,048 | 1,870 | 9,573 | 7% |
| SBA Rural Agency | 51 | 19 | 15 | 85 | <1% |
| Secretary of Agriculture | N/A | N/A | 1,801 | 1,801 | 1% |
| Governor's Certification | N/A | N/A | 2,397 | 2,397 | 2% |
| Military Reservist Economic Injury Disaster Loan | N/A | N/A | 240 | 240 | <1% |
| **Total** | **71,540** | **28,210** | **33,216** | **132,966** | **100%** |

*Source*: U.S. Small Business Administration Office of Inspector General analysis

### Table 2-3: Total Application Cycles by Status and Loan Type as of January 13, 2026

| Application Status | Home Loans | Business Loans | EIDLs | Total | Percent of Total |
|---|---|---|---|---|---|
| Approved | 26,793 | 6,535 | 6,640 | 39,968 | 20% |
| Canceled | 679 | 102 | 23 | 804 | <1% |
| Declined | 31,504 | 11,650 | 19,112 | 62,266 | 31% |
| In process | 176 | 78 | 74 | 328 | <1% |
| Withdrawn | 42,415 | 25,689 | 28,919 | 97,023 | 48% |
| **Total** | **101,567** | **44,054** | **54,768** | **200,389** | **100%** |

*Source*: U.S. Small Business Administration Office of Inspector General analysis

### Table 2-4: Number of Applications by Region, with Decision Made Within 31 Days, as of January 13, 2026

| Region Number | Number of Applications Processed Within 31 Days | Total Number of Applications | Percentage of Regional Total |
|---|---|---|---|
| MREIDL[a] | 266 | 305 | 87% |
| 1 | 16 | 22 | 73% |
| 2 | 1,237 | 1,357 | 91% |
| 3 | 2,503 | 2,754 | 91% |
| 4 | 77,902 | 91,914 | 85% |
| 5 | 3,565 | 3,791 | 94% |
| 6 | 15,035 | 16,568 | 91% |
| 7 | 4,890 | 5,239 | 93% |
| 8 | 120 | 133 | 90% |
| 9 | 69,451 | 76,888 | 90% |
| 10 | 1,307 | 1,418 | 92% |
| **Grand total** | **176,292** | **200,389** | **88%** |

[a] Military Reservist Economic Injury Disaster Loan.

*Source*: U.S. Small Business Administration Office of Inspector General analysis

## Table 2-5: Average Processing Time* by Application Status and Loan Type as of January 13, 2026

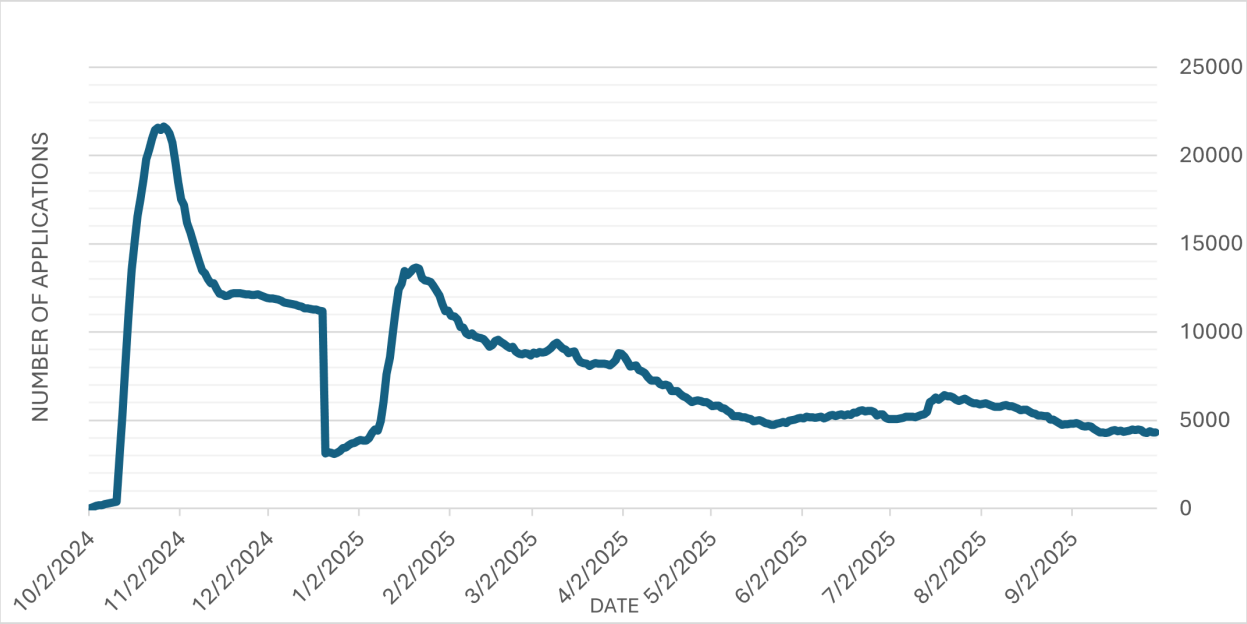
| Application Status | Home Loans | Business Loans | EIDLs | Overall Average |
|---|---|---|---|---|
| Approved | 21 | 37 | 30 | **25** |
| Canceled | 0 | 0 | 3 | **<1** |
| Declined | 6 | 17 | 15 | **11** |
| In process* | 132 | 155 | 164 | **145** |
| Withdrawn | 8 | 18 | 16 | **13** |
| **Overall average**** | **11** | **21** | **17** | **15** |

* May include applications for which the processing remains pending until the applicant provides the required documents or additional information.

**The Office of Inspector General measures the processing time from when an applicant submits an application until it is approved, declined, canceled, or withdrawn. In contrast, U.S. Small Business Administration (SBA) officials informed us that the processing time is measured from when the agency accepts the application to approval, decline, or withdrawal. The period between submission and acceptance generally includes risk verification and risk review, including confirming the applicant's identity and performing fraud checks, and it may also include time spent waiting for the applicant to submit required documents.

*Source*: SBA Office of Inspector General analysis

## Figure 2-1: Applications Received, but Not Processed,* as of January 13, 2026




* May include applications for which processing remains pending until the applicant provides the required documents or additional information.

*Source*: U.S. Small Business Administration Office of Inspector General analysis

## Table 2-6: Average Loan Approval Amount by Region and Loan Type as of January 13, 2026

| Regions | Home | Business | EIDL |
|---|---|---|---|
| 1 | N/A | N/A | $184,950 |
| 2 | 62,451 | 97,821 | 98,165 |
| 3 | 48,062 | 124,902 | 99,056 |
| 4 | 54,207 | 95,753 | 52,171 |
| 5 | 41,341 | 66,246 | 69,135 |
| 6 | 56,191 | 107,877 | 101,197 |
| 7 | 47,166 | 101,530 | 42,676 |
| 8 | 35,800 | N/A | 91,667 |
| 9 | 287,547 | 195,077 | 84,752 |
| 10 | $54,458 | $76,942 | $78,190 |
| **Overall** | **$142,953** | **$128,890** | **$73,845** |

*Note*: Military Reservist Economic Injury Disaster Loans are not included in these totals because they are not associated with a specific region.

## Table 2-7: Average Disbursement Amount by Region and Loan Type as of January 13, 2026

| Region | Home | Business | EIDL |
|---|---|---|---|
| 1 | N/A | N/A | $169,900 |
| 2 | 60,348 | 94,714 | 85,286 |
| 3 | 44,882 | 59,806 | 95,631 |
| 4 | 50,621 | 76,596 | 51,903 |
| 5 | 36,520 | 53,775 | 76,719 |
| 6 | 47,142 | 61,668 | 69,871 |
| 7 | 39,983 | 51,901 | 45,824 |
| 8 | 30,300 | 60,000 | 83,567 |
| 9 | 92,918 | 93,139 | 85,125 |
| 10 | $45,916 | $72,103 | $64,410 |
| **Overall** | **$62,223** | **$79,269** | **$73,652** |

*Note*: Military Reservist Economic Injury Disaster Loans are not included in these totals because they are not associated with a specific region.

## Table 2-8: Data Compilation by Region and State/Territory (dollars in thousands)

| Region | State/ Territory | Number of Disasters Declared | Number of Applications Received | Number of Applications Approved | Average Processing Time | Amount Approved | Amount Disbursed | Average Loan Amount |
|---|---|---|---|---|---|---|---|---|
| 1 | CT | 1 | 2 | - | 37 | - | - | - |
| 1 | MA | 1 | 10 | 1 | 10 | $170 | $170 | $170 |
| 1 | ME | 2 | - | - | - | - | - | - |
| 1 | NH | 3 | 2 | - | 30 | $200 | - | $200 |
| 1 | RI | - | - | - | - | - | - | - |
| 1 | VT | 2 | - | - | - | - | - | - |
| | | | | | | | | |
| 2 | NJ | 8 | 365 | 58 | 14 | $5,889 | $5,239 | $105 |
| 2 | NY | 12 | 434 | 143 | 13 | $8,761 | $8,270 | $65 |
| 2 | PR | 1 | 3 | - | 22 | - | - | - |
| 2 | VI | 1 | 2 | 1 | 22 | $50 | - | $50 |
| | | | | | | | | |
| 3 | DE | - | - | - | - | - | - | - |
| 3 | MD | 9 | 77 | - | 16 | - | - | - |
| 3 | PA | 15 | 170 | 33 | 8 | $1,048 | $847 | $40 |
| 3 | VA | 9 | 936 | 115 | 15 | $5,886 | $5,405 | $59 |
| 3 | WV | 8 | 819 | 219 | 10 | $15,244 | $10,444 | $72 |
| | | | | | | | | |
| 4 | AL | 3 | 55 | 1 | 13 | $557 | $50 | $279 |
| 4 | FL | 16 | 58,746 | 11,719 | 17 | $649,516 | $598,855 | $61 |
| 4 | GA | 6 | 274 | 11 | 12 | $306 | $228 | $25 |
| 4 | KY | 13 | 2,311 | 660 | 10 | $41,197 | $32,094 | $69 |
| 4 | MS | 5 | 1,748 | 236 | 9 | $9,555 | $8,685 | $42 |
| 4 | NC | 13 | 1,085 | 202 | 14 | $14,730 | $9,635 | $79 |
| 4 | SC | 7 | 298 | 29 | 12 | $1,471 | $1,621 | $59 |
| 4 | TN | 13 | 1,855 | 349 | 16 | $28,616 | $23,077 | $87 |
| | | | | | | | | |
| 5 | IL | 9 | 308 | 33 | 13 | $2,688 | $1,336 | $87 |
| 5 | IN | 7 | 502 | 97 | 10 | $5,159 | $4,028 | $59 |
| 5 | MI | 22 | 474 | 132 | 10 | $5,979 | $4,886 | $48 |
| 5 | MN | 7 | 11 | 1 | 10 | $486 | $49 | $37 |
| 5 | OH | 7 | 67 | 7 | 13 | $1,862 | $230 | $89 |
| 5 | WI | 3 | 1,857 | 323 | 9 | $32,805 | $14,612 | $43 |

| Region | State/ Territory | Number of Disasters Declared | Number of Applications Received | Number of Applications Approved | Average Processing Time | Amount Approved | Amount Disbursed | Average Loan Amount |
|---|---|---|---|---|---|---|---|---|
| 6 | AR | 13 | 1,447 | 185 | 9 | $8,624 | $7,153 | $49 |
| 6 | LA | 4 | 1,203 | 168 | 15 | $6,965 | $7,442 | $45 |
| 6 | NM | 10 | 529 | 138 | 14 | $9,528 | $7,693 | $68 |
| 6 | OK | 15 | 584 | 158 | 9 | $14,224 | $8,438 | $98 |
| 6 | TX | 35 | 8,260 | 1,357 | 15 | $88,677 | $68,852 | $67 |
| | | | | | | | | |
| 7 | IA | 2 | - | - | - | - | - | - |
| 7 | KS | 12 | 220 | 43 | 16 | $2,507 | $1,514 | $63 |
| 7 | MO | 20 | 3,507 | 676 | 11 | $41,471 | $28,728 | $59 |
| 7 | NE | 12 | 57 | 18 | 10 | $509 | $403 | $28 |
| | | | | | | | | |
| 8 | CO | 15 | 14 | - | 13 | - | - | - |
| 8 | MT | 16 | 39 | 6 | 12 | $199 | $197 | $50 |
| 8 | ND | 11 | 8 | 1 | 13 | $192 | $191 | $192 |
| 8 | SD | 8 | 11 | 1 | 5 | $338 | $14 | $31 |
| 8 | UT | 11 | 10 | 2 | 11 | $84 | $59 | $42 |
| 8 | WY | 10 | 10 | - | 3 | - | - | - |
| | | | | | | | | |
| 9 | AZ | 8 | 209 | 11 | 10 | $2,282 | $1,531 | $176 |
| 9 | CA | 13 | 43,299 | 12,620 | 14 | $2,592,386 | $833,311 | $223 |
| 9 | GU | - | - | - | - | - | - | - |
| 9 | HI | 3 | 4 | - | 50 | - | - | - |
| 9 | NV | 3 | 32 | - | 23 | - | - | - |
| | | | | | | | | |
| 10 | AK | 9 | 84 | 57 | 13 | $2,294 | $2,307 | $47 |
| 10 | ID | 15 | 33 | 4 | 13 | $646 | $128 | $108 |
| 10 | OR | 15 | 111 | 46 | 15 | $2,536 | $1,299 | $62 |
| 10 | WA | 12 | 644 | 214 | 12 | $13,559 | $11,664 | $63 |
| | **Total** | **475** | **132,726** | **30,075** | **-** | **$3,619,196** | **$1,710,685** | **-** |

*Note*: Does not include Military Reservist Economic Injury Disaster Loans.

*Source:* U.S. Small Business Administration Office of Inspector General analysis