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

At a Glance | September 2026

Following declared disasters such as hurricanes, floods, droughts, earthquakes, wildfires, and tornadoes, the U.S. Small Business Administration (SBA) is authorized under section 7(b) of the Small Business Act to provide disaster assistance loans that support both immediate relief and long-term economic recovery. The agency provides four kinds of low-interest, fixed-rate disaster assistance loans:

Physical Disaster Loans for Homes

Federal loans designed to help homeowners and renters in declared disaster areas repair and/or replace real estate and personal property

Physical Disaster Loans for Businesses

Federal loans designed to help businesses in declared disaster areas recover from physical damage

Economic Injury Disaster Loans (EIDL)

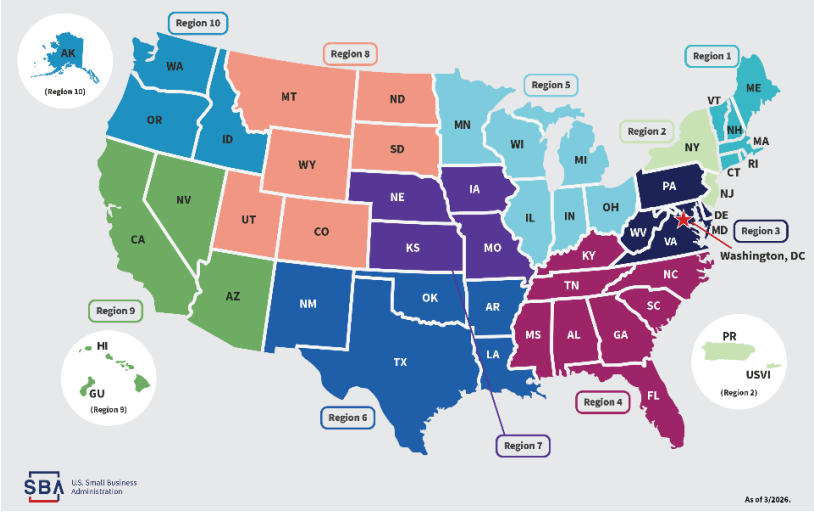
Federal loans designed to provide working capital to small businesses and nonprofits experiencing substantial economic injury from a declared disaster and intended to cover essential operating expenses such as continuation of healthcare benefits, rent, and utilities

Military Reservist Economic Injury Disaster Loans

Federal loans designed to provide working capital to small businesses that suffer substantial economic injury when an essential employee who is a military reservist is called to active duty

What OIG Did

The Office of Inspector General (OIG) analyzed fiscal year (FY) 2025 disaster assistance response data 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.



FY 2025 NATIONWIDE STATISTICS

476 DISASTERS DECLARED

DISASTER LOAN APPLICATIONS RECEIVED **132,966**

15 Days AVERAGE APPLICATION PROCESSING TIME

DISASTER ASSISTANCE APPROVED **$3.6 Billion**

What OIG Found

We found that SBA administered the disaster assistance loan program consistently across the nation. As of January 13, 2026, SBA had approved 30,080 disaster loans and disbursed $1.7 billion of those approved loans (47 percent of the $3.6 billion). The overall processing time for disaster loan applications — from submission to action — averaged 15 days.[1]

[1] OIG measures processing time from when an application is submitted until it is approved, declined, canceled, or withdrawn. In contrast, SBA officials informed us that 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.

Disaster Declarations

There are seven ways to declare a disaster. The number/percentage for each type issued in FY 2025 is shown below:

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%**

Disaster Loan Application Volume

SBA received 132,966 disaster loan applications for disasters declared in FY 2025:[2]

- 71,540 home loan applications
- 28,210 business loan applications
- 33,216 EIDL applications





Timeliness of Disaster Loan Application Processing

SBA processed 88 percent of the applications in 31 days or less. Home loan applications were processed the fastest, averaging 11 days, while business loans and EIDL applications took longer, averaging 21 and 17 days, respectively. This is expected because business owners have a more robust application process than home loan applicants.

Disaster Loan Disbursement

The average loan and disbursement amounts for homes, businesses, and EIDLs are shown below:

Loan Type	Average Loan Amount	Average Disbursed Amount
Home	$142,953	$62,223
Business	$128,890	$79,269
EIDL	$73,845	$73,652

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[2] OIG was informed by SBA officials that during FY 2025, SBA also received disaster loan applications for disasters declared at the end of FY 2024 if the declaration period extended into FY 2025. In total, SBA received 244,848 original disaster loan applications in FY 2025.