

# Disaster Assistance for Homeowners and Renters



## 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](https://sba.gov/funding-programs/disaster-assistance).

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