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 National Support Network Center at (866) SBA-HELP (TTY:7-1-1) or visit: sba.gov/disaster

SCAN ME

All SBA programs and services are extended to the public on a nondiscriminatory basis. (10/2026)