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FEMA Helpline: 800-621-FEMA (3362)
FEMA News Desk: 571-449-1621
SBA Contact: 800-659-2955

News Release

SBA Loans Help Homeowners and Renters, Not Just Business

NEW YORK — Don't let the word "business" in the name U.S. Small Business Administration (SBA) fool you. If you are a homeowner or renter, the SBA is a primary source of federal funds for long-term recovery.

The SBA's low-interest disaster loans of up to \$200,000 can help qualified homeowners repair or replace damaged real estate. In addition, renters and homeowners may get up to \$40,000 to repair or replace damaged personal property. In both cases, these SBA loans are only for damages not covered by your insurance.

After you register for federal assistance, you may receive a letter in the mail with an SBA return address. **Open it and complete the forms inside.** It's a critical step in the recovery process. Whether or not you want a low-interest loan, if you do not return your SBA application, you may miss out on other assistance from FEMA.

You **must return** the SBA application to be considered for FEMA grants that cover personal property, vehicle repair or replacement, and moving and storage expenses. You do not need to repay these grants.

You **do not need to return** the application to be considered for eligibility for temporary housing assistance, and grants for public transportation, medical, dental or burial expenses.

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SBA customer service representatives are available to issue or accept low-interest disaster loan applications and answer questions at all New York State/FEMA disaster recovery centers and 18 SBA business recovery centers. To find the nearest disaster recovery center, check out the disaster recovery center locator at www.FEMA.gov/disaster-recovery-centers or, with a tablet or smartphone, go to m.fema.gov. You may also text “DRC” and your Zip Code to **43362** (4FEMA). For example, if you lived in Staten Island, you would text: “DRC 10301.” If you have a speech disability or hearing loss and use a TTY, call 800-462-7585 directly; if you use 711 or Video Relay Service (VRS), call 800-621-3362. To locate the nearest business recovery center, visit www.sba.gov or call **800-659-2955 (TTY 800-877-8339)**.

Applicants may also apply online using the Electronic Loan Application via SBA’s secure website at <https://DisasterLoan.SBA.gov/ELA>. More information is available by calling the SBA Disaster Customer Service Center toll-free number, **800-659-2955 (TTY 800-877-8339)**. Assistance is also available by sending an email to DisasterCustomerService@sba.gov or by visiting www.sba.gov.

For more information on New York’s disaster recovery, visit www.fema.gov/disaster/4085, <http://twitter.com/FEMASandy>, www.facebook.com/FEMASandy and www.fema.gov/blog.

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Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

FEMA’s mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

SBA is the federal government’s primary source of funding for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts, and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 800-659-2955 (TTY 800-877-8339).