

HELP FOR HOMEOWNERS

Across the country, SBP has rebuilt the homes of more than 1,300 disaster impacted clients. However, we believe that to accomplish our mission of shrinking time between disaster and recovery, we must work from both sides of the problem: **pre** and **post** disaster.

SBP provides resources to help homeowners make **smart, informed decisions** before and after a disaster in order to fortify them against the unnecessary suffering associated with a prolonged recovery. Whether understanding how to get the right insurance before a disaster strikes or how to avoid contractor fraud afterwards, our guides and checklists enable homeowners to recover quickly and efficiently, while minimizing as much stress and uncertainty as possible.

<http://sbpusa.org/who-we-help/homeowners>

[U.S. Small Business Administration \(SBA\)](#) offers low-interest disaster loans to eligible homeowners, renters, businesses of all sizes and certain private nonprofit organizations in areas declared a disaster by SBA. SBA is most often the primary form of federal assistance that becomes available in California.

- [Physical Disaster Loans](#) are for permanent rebuilding and replacement of uninsured or underinsured disaster-damaged privately-owned real and/or personal property. SBA makes physical disaster loans to qualified homeowners, renters, businesses, and certain private nonprofit organizations.
- [Economic Disaster Injury Loans](#) - If your business or private nonprofit organization is located in a declared disaster area, and suffered substantial economic injury as a direct result of a declared disaster, you may be eligible to apply for an Economic Injury Disaster Loan.

[Federal Emergency Management Administration \(FEMA\)](#) - Based on the magnitude and severity of the event, assistance may be requested from FEMA and may include the Individuals and Household Program (IHP) to assist with home repairs, temporary housing, and other needs. Depending on the disaster, recovery assistance may also include programs, such as Crisis Counseling, Disaster Unemployment Assistance, and Legal Services.