

Disaster Loans for Homeowners and Renters



Benefits of a disaster loan

- Low, fixed interest rate with terms up to 30 years
- Automatic, 12-months no payments and 0% interest for the first 12 months from the date of first disbursement
- No insurance settlement needed to apply or receive a loan
- No collateral required on loans up to \$25,000
- No cost to apply
- \$500,000 maximum loan to cover damage to homeowner's primary residence
- \$100,000 maximum loan for home contents and personal property (including vehicles)
- Funds available for mitigation measures to build back better and more resilient
- If SBA declines your application, we may refer you to FEMA for Other Needs Assistance grant consideration

What you need to apply for a disaster loan



- Cell phone and contact information for all applicants
- Social Security numbers for all applicants
- Financial information (income, account balances, monthly expenses, etc.)
- Information about your deed or lease
- Insurance information, if available



Three Ways to Apply

- Scan the **QR Code**
- Visit <https://DisasterLoanAssistance.sba.gov/ela/s/>
- Call (800) 659-2955 or (TTY) 7-1-1 to locate a **Recovery Center**

Questions? Call (800) 659-2955 (dial 7-1-1 to access telecommunications relay services) or visit <https://www.sba.gov/funding-programs/disaster-assistance>

