

# Disaster Loans for homeowners and renters

## Benefits of a disaster loan

- Low, fixed interest rate with terms up to 30 years
- Automatic **no payment** and **no interest** for 12 months from the date of the first disbursement
- Apply before insurance is settled
- Unsecured up to \$25,000
- \$500,000 maximum loan to cover damage to homeowner's primary residence
- \$100,000 maximum loan for contents and personal property (including vehicles)
- Funds available for mitigation measures to build back better, more resilient
- If the SBA denies your application, we may refer you to FEMA for consideration for other needs assistance grants.



## 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 [DisasterLoanAssistance.sba.gov](https://DisasterLoanAssistance.sba.gov)
- Call (800) 659-2955 to locate a Recovery Center

**Questions?** Call (800) 659-2955 (dial 7-1-1 to access telecommunications relay services) or visit [sba.gov/disaster](https://sba.gov/disaster)

