



U.S. Small Business
Administration

DISASTER RECOVERY

Businesses • Homeowners
Renters • Nonprofits

Disaster Loans for Homeowners and Renters



Credit: U.S. Small Business Administration

Benefits of a disaster loan

- Low fixed-rate interest rates with terms up to 30 years
- No payment and no interest for 12 months
- Up to \$500,000 to cover damage to primary residences
- Up to \$100,000 to replace personal property, including vehicles
- Funds available to build back better and protect against future disasters (Mitigation)
- No need to wait for insurance to settle before applying

What you need to apply for a disaster loan

- Email addresses and contact information for all applicants
- Social Security numbers and Employer Identification Numbers (EIN) for all applicants
- Financial information (e.g., income and monthly expenses, etc.)
- A complete copy of the most recent federal income tax return (this can be provided later)
- Insurance information, if available

How to apply

- Scan the QR Code
- Visit sba.gov/disaster



For Additional Information

- Call **(800) 659-2955** (dial 7-1-1 to access telecommunications relay services):
 - To locate a Recovery Center for assistance with your loan application
 - To check the status of your loan application