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# Disaster Loans for Homeowners and Renters

## Benefits of a disaster loan

- Fixed interest rate as low as 2.5%
- Automatic, 12-month payment deferment with 0% interest for the first 12 months
- Terms up to 30 years
- No insurance settlement needed to apply or receive loan
- No collateral required up to \$25,000
- No cost to apply
- \$200,000 maximum loan to cover damage to homeowner's primary residence
- \$40,000 maximum loan for home contents and personal property (including vehicles)
- Funds available for mitigation measures to rebuild stronger

## 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

- Online:** Scan the **QR Code** to apply for an SBA disaster loan or visit the website at [disasterloanassistance.sba.gov](https://disasterloanassistance.sba.gov)
- In person:** Visit a Disaster Recovery Center ([click here for locator](#)) or an SBA **Business RecoveryCenter** (call 800-659-2955 for locations) to meet with an SBA representative.
- By mail:** Call **(800) 659-2955** or (TTT) 7-1-1 to request an application

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

