



DISASTER RECOVERY

Businesses • Homeowners
Renters • Nonprofits

Disaster Loans

Low-Interest Loans Can Help

Are you recovering from a declared disaster? Or maybe you're planning ahead, and thinking about how to protect your home and family? After a disaster has been declared, an SBA disaster loan can even be used to make property improvements that eliminate future damage or save lives. Disaster loans can also be increased by up to 20% to make building upgrades. There is no cost to apply, and you are under no obligation to accept a loan if approved.

Your Home — Loans up to \$500,000

Homeowners may use loan proceeds to repair or replace a primary residence. Loans may also be used for structural improvements, such as adding a retaining wall or sump pump, clearing out overgrown landscaping, building a safe room, or elevating the property to lessen the effect of future disasters.

Your Personal Property — Loans up to \$100,000

Homeowners and renters may use loan proceeds to repair or replace furniture, appliances, vehicles, and/or other personal property.

Questions? Visit www.sba.gov/disaster



Rebuilding Stronger is Within Reach — Start Now

Generally, the deadline to apply for these long-term, low interest rate loans is 60 days from the declared disaster—so we encourage you to apply as soon as possible!

The Application Process



Apply

Go to lending.sba.gov or call (800) 659-2955 or TTY 7-1-1 to request an application. Application can be made even if the amount needed isn't known. There is no obligation to accept the loan.



Review

After an initial credit check, the total cost to repair and replace damaged property is estimated. Throughout the process, the SBA is here to provide support and ensure you have a clear and seamless application experience.



Decide

The applicant will be notified of the loan decision. If approved, you will be guided through the loan closing process and initial disbursement.