

Benefits of an SBA Disaster Loan

Affordable, Reliable, and Flexible Disaster Assistance



DISASTER RECOVERY

Businesses • Homeowners
Renters • Nonprofits



Affordable

No Cost to Apply

Start your application with zero upfront costs.

Below-Market Interest Rates

Get competitive rates, lower than many standard loans.

Affordable Loan Terms Up to 30 Years

Spread payments over an extended term for manageable monthly costs.

Fixed Loan Payments

Enjoy stability with payments that remain consistent for the life of the loan.

No Prepayment Penalty

Pay off your loan early without any fees.



Reliable

No Obligation to Take the Loan if Approved

Accept the loan only if it works for you.

Funds Available Before Insurance Settles

Access funds quickly without waiting for insurance payouts.

No Collateral Required for Loans Up to \$50,000*

Receive up to \$50K for both physical and economic injury disaster loans with no collateral for Presidential Declarations. *Up to \$14K for physical damage loans under Agency declarations.

May be eligible for Refinancing or Relocation

Secure new options if relocating or refinancing becomes necessary.



Flexible

First Payment Deferred for 12 Months

Focus on recovery with no payments due for the first year.

0% Interest Accrued for 12 Months Post-Disbursement

No interest accrues for a year.

Loan Modification Available

Adjust your loan to meet changing needs, such as covering unexpected damages.

Mitigation Option

Apply for additional funds to help prevent future disaster losses.

SCAN ME



**Loans Up to \$500,000
for Homeowners**

**Loans Up to \$100,000
for Personal Property**

**Loans Up to \$2 Million for
Businesses and Nonprofits**