

If your **home or business** has been damaged or destroyed by a federally declared disaster, you may be eligible for an SBA disaster assistance loan. These long-term, low-interest rate loans are available to businesses of all sizes, private nonprofit organizations, homeowners, and renters to repair or replace uninsured/underinsured disaster damaged property.



Additional Facts About Applying

Loans may be used for insurance deductibles and required building code upgrades not covered by insurance or for relocation. It is not necessary to submit the description of upgrades and cost estimates with the application. We may refer you to FEMA's Other Needs Assistance program if you are denied an SBA disaster assistance loan.

Rebuilding Stronger is Within Reach

Consider making mitigation building improvements to better protect your home, business, or to save lives during future disasters. You can increase disaster assistance loans up to 20 percent of the verified physical damage amount to make improvements. Generally, you have two years after loan approval to request an increase for higher building costs, code-related upgrades or other mitigation measures. The SBA must approve the mitigation measures before loan increases.

For more information or to find a local disaster center, contact our Customer Service Center at (800) 659-2955 or dial (TTY) 7-1-1.



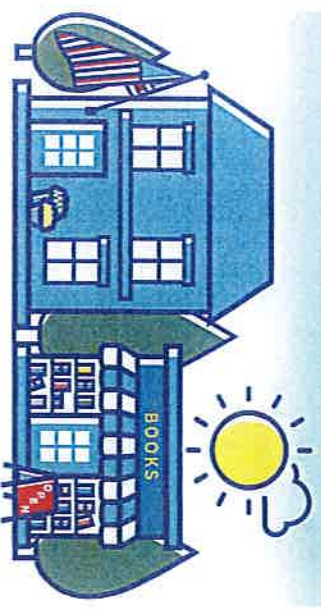
U.S. Small Business
Administration

DISASTER ASSISTANCE
Businesses ■ Homeowners ■ Renters ■ Nonprofits

All SBA programs and services are extended to the public on a nondiscriminatory basis.
(05/2022)



Three Steps to SBA Disaster Assistance Loans





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DISASTER ASSISTANCE
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SBA Disaster Loans Available for Homeowners & Renters in Broward County, Florida



What's needed to apply

- Contact information for all applicants
- Applicant cell phone (for verification)
- Social security numbers for all applicants
- Financial information (e.g., income, account balances, monthly expenses)
- Information about your deed or lease
- Insurance information, if available

How to apply

- Visit a [Disaster Recovery Center-locator](#) & meet with SBA in person to apply
- Online at DisasterLoanAssistance.sba.gov
- Apply by mail – call (800) 659-2955 to request a paper application

Benefits of an SBA Disaster Loan

- Fixed interest rate as low as 2.375% for Homeowners and Renters
- No payments for the first year, 0% interest accrued, terms up to 30 years
- No Insurance settlement needed to apply or receive assistance
- No collateral up to \$25,000
- No cost to apply
- \$200,000 maximum loan for Homeowners Physical Damage
- \$40,000 maximum for contents to Homeowners & Renters
- Funds available to rebuild stronger (Mitigation)

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