

# What a homeowner or renter needs to know if FEMA refers them to SBA!

- SBA disaster loans are not just for businesses
- Many homeowners and renters who register with FEMA will be referred to SBA
- If you are referred to SBA for a disaster loan you should apply for the loan as soon as possible
- SBA offers low interest, long term loans with **no payments or interest for 12 months**
- There is **no cost to apply**, and **no obligation** to accept the loan
- If SBA does not approve your home application, we may refer you to FEMA's Other Needs Assistance program for grant consideration
- Those with **unmet needs** may be referred to volunteer agencies or interfaith organizations for additional assistance
- **Apply** even if your income or credit keeps you from getting a loan!

**Some FEMA grants depend on the outcome of a SBA disaster loan application!**

**Homeowners and renters who do not apply for an SBA loan may not receive additional Federal assistance!**



## To apply

Scan the QR Code to apply for an SBA disaster loan

Or visit the website at [disasterloanassistance.sba.gov](https://disasterloanassistance.sba.gov)

Or call **(800) 659-2955** or (TTT) 7-1-1 to request an application



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