



U.S. Small Business  
Administration

**DISASTER ASSISTANCE**  
Businesses • Homeowners • Renters • Nonprofits

# SBA Disaster Loans for Homeowners & Renters in Vermont

## What You Need to Apply for a Homeowner or Renter Disaster Loan

- Applicant's cell phone # (for verification) & contact information for all applicants
- Social Security Numbers for all applicants
- Financial information (income, account balances, monthly expenses)
- Information about your deed or lease
- Insurance information, if available



## Benefits of an SBA Disaster Loan

- Fixed interest rate as low as 2.5%
- Automatic, 12-month payment deferment w/ **0%** interest for the first **12 months**
- Terms up to 30 years
- No Insurance settlement needed to apply or receive loan
- No collateral required for up to \$25,000
- \$200,000 maximum loan for Homeowners Physical Disaster Loan
- \$40,000 maximum loan for contents/personal property for Homeowners & Renters; includes vehicles
- Funds available to rebuild stronger (**mitigation**)



## Three Ways to Apply

- **Online** at [DisasterLoanAssistance.sba.gov](https://DisasterLoanAssistance.sba.gov)
- **In person** – Visit a [Disaster Recovery Center- \(locator\)](#) or Business Recovery Center (call 800-659-2955 for location) to meet with an SBA representative in person
- Apply by **mail** – call (800) 659-2955 to request a paper application

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