

# Disaster Loans for Businesses



## Benefits of a disaster loan

- Fixed interest rate as low as 4% for businesses; 2.375% for nonprofits
- Borrowers have no payments until one year from the date of the note
- Interest will not accrue until 12 months from the date of the first disbursement
- No collateral up to \$25,000
- No cost to apply
- Funds available for mitigation measures to rebuild stronger
- Up to \$2 million to cover physical damages and financial losses

## What small businesses and non-profits need to apply for a disaster loan

- Cell phone and contact information for all applicants
- Social Security numbers and Employer Identification Numbers (EIN) for all applicants / owners
- Financial information (e.g., income, account balances, monthly expenses etc.)
- Complete copy of the most recent Federal income tax return
- Insurance information, if available



## Ways 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
- Or visit a FEMA Disaster Recovery Center ([click here for locator](#)) or

an SBA **Business Recovery Center** (call 800-659-2955 for locations) to meet with an SBA representative.

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

