## **Disaster Loans**for homeowners and renters

#### Benefits of a disaster loan

- ☐ Low, fixed interest rate with terms up to 30 years
- ☐ Automatic **no payment** and **no interest** for 12 months from the date of the first disbursement
- Apply before insurance is settled
- ☐ Unsecured up to \$25,000
- □ \$500,000 maximum loan to cover damage to homeowner's primary residence
- □ \$100,000 maximum loan for contents and personal property (including vehicles)
- ☐ Funds available for mitigation measures to build back better, more resilient
- ☐ Register with FEMA & SBA at the same time to meet your recovery needs



#### What you need to apply for a disaster loan

- Cell phone and contact information for all applicants
- ☐ Social Security numbers for all applicants
- ☐ Financial information (income, account balances, monthly expenses etc.)
- Information about your deed or lease
- Insurance information, if available



#### Three ways to apply

- ☐ Scan the QR Code
- Visit sba.gov/disaster
- ☐ Call (800) 659-2955 to locate a Recovery Center

**Questions?** Call (800) 659-2955 (dial 7-1-1 to access telecommunications relay services)



# Disaster Loans for Businesses and Non-Profits



#### Benefits of a disaster loan

- ☐ Low fixed interest rate with terms up to 30 years
- ☐ Automatic **no payments** and **no interest** for 12 months from the date of the first disbursement
- ☐ Apply before insurance is settled
- ☐ Unsecured up to \$25,000
- ☐ Up to \$2 million to cover physical damage and financial losses
- ☐ Funds available for mitigation measures to build back better, more resilient

### 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



#### Three ways to apply

- ☐ Scan the QR Code
- ☐ Visit <u>sba.gov/disaster</u>
- ☐ Call (800) 659-2955 to locate a Recovery Center

**Questions?** Call (800) 659-2955 (dial 7-1-1 to access telecommunications relay services)



# **Economic Injury Disaster Loans**

#### for Businesses and Non-Profits

#### **Benefits of an SBA Working Capital Loan (EIDL)**

- ☐ Up to \$2 million to meet ordinary and necessary financial obligations
- ☐ Low fixed interest rate with terms up to 30 years
- ☐ Automatic **no payments** and **no interest** for 12 months from the date of the first disbursement
- ☐ Apply before insurance is settled
- ☐ Unsecured up to \$25,000

## What small businesses and non-profits need to apply for an Economic Injury Disaster Loan (EIDL)



- ☐ 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



#### Three ways to apply

- ☐ Scan the QR Code
- ☐ Visit sba.gov/disaster
- ☐ Call (800) 659-2955 to locate a Recovery Center

**Questions?** Call (800) 659-2955 (dial 7-1-1 to access telecommunications relay services)

