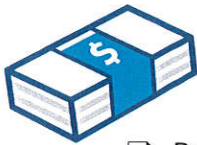


Economic Injury Disaster Loans for Businesses



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



Benefits of an SBA Working Capital Loan (EIDL)

- 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
- Up to \$2 million to help pay operating expenses and loan payments

Ways to Apply



- Scan the **QR Code** to apply for an SBA disaster loan
- Or visit the website at 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 locater](#)) 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



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
- **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

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



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 apply to 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

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



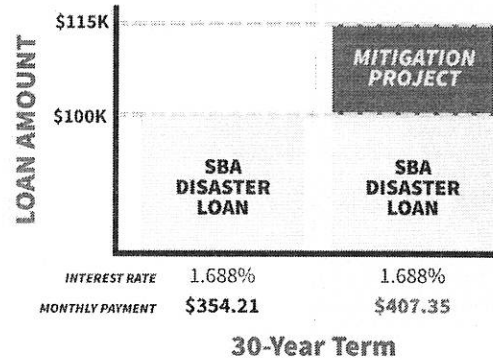
U.S. Small Business Administration

Prepare Now and Protect Against Future Disasters

Disasters can cause tremendous damage to people and property. Disaster preparation and mitigation efforts are key to saving lives and property. The best time to deal with a disaster is before it even happens. Take inventory today and begin the process of shoring up your business while there's still time.

After a disaster has been declared, an SBA disaster assistance loan can be used to make property improvements that eliminate future damage or can save lives. Disaster loans can be increased by up to 20% to make building upgrades. Even simple things can strengthen your business so you can avoid damage and unexpected remediation expenditures in the future. The cost of mitigation upgrades can be very cost-effective when spread over 30 years.

Mitigation Affordability



An extra \$52/month (\$1.73/day) can finance \$15,000 for mitigation upgrades when added to an SBA disaster loan. (Deferment is not included in this example.)

Consider these mitigation projects:

Hail



- Install hail protection, like hail guards, shields, or wire mesh, around your HVAC equipment
- Upgrade your building's materials (shingles, windows, skylights, or siding) to withstand significant impact
- Upgrade to steel gutters and downspouts

Flood



- Landscape your property to improve water runoff and drainage
- Elevate structures or convert your lowest floor into a "flexible space" where items can easily be moved
- Add a sump pump to move standing water
- Seal your roof's decking

Wind



- Strengthen structures to protect against high wind damage
- Brace or upgrade to wind-rated garage doors
- Install hurricane roof straps
- Install a safe room or storm shelter built to FEMA guidelines

Get Started

Call (800) 659-2955 and ask about increasing your loan for mitigation purposes, or visit sba.gov/disaster/mitigation for more information. There is no cost to apply, and you are under no obligation to accept a loan if approved.



U.S. Small Business Administration