



U.S. Small Business  
Administration

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

## SBA Disaster Loans Available for Businesses in Vermont

### What you need to know to apply for a Business Disaster Loan

Scan the QR Code to  
the right to apply for  
an SBA disaster loan



- Contact information for all applicants
- Social Security numbers and Employer Identification Numbers (EIN) for all applicants/owners
- Financial information (e.g., income, account balances and monthly expenses)
- Information about your deed or lease
- Insurance information, if available



### Benefits of an SBA 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 to rebuild stronger (**Mitigation**)
- Up to \$2 million loan for businesses and nonprofit organizations

### The Application Process



**Apply**

Go to [disasterloanassistance.sba.gov](https://disasterloanassistance.sba.gov)  
or Call (800) 659-2955 or (TTY) 7-1-1 to  
request an application.



**Review**

After an initial credit check, a loss  
verifier estimates the total cost to repair  
or replace your damaged property. A  
loan officer reviews the application and  
guides you through the process.



**Decide**

You will be contacted with a loan  
decision. If approved, a case manager  
will assist with closing the loan and  
scheduling disbursements.