



U.S. Small Business Administration

DISASTER ASSISTANCE
Businesses • Homeowners • Renters • Nonprofits

SBA Disaster Loans Available for Businesses in Mississippi

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 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.



U.S. Small Business
Administration

DISASTER ASSISTANCE
Businesses • Homeowners • Renters • Nonprofits

Préstamos por desastre de la SBA disponibles para empresas en Mississippi

Lo que necesita saber para solicitar un préstamo comercial por desastre

- Información de contacto de todos los solicitantes
- Números de Seguro Social y Números de Identificación del Empleador (EIN) para todos los solicitantes / propietarios
- Información financiera (por ejemplo, ingresos, saldos de cuentas y gastos mensuales)
- Información sobre su escritura o contrato de arrendamiento
- Información del seguro, si está disponible

Escanee el código QR a la derecha para solicitar un préstamo por desastre de la SBA



Beneficios de un préstamo por desastre de la SBA

- Tasa de interés fija tan baja como 4% para empresas, 2.375% para organizaciones sin fines de lucro
- Los prestatarios no tienen pagos hasta un año a partir de la fecha de la nota
- Los intereses no se devengarán hasta 12 meses a partir de la fecha del primer desembolso
- Sin garantía de hasta \$25,000
- Sin costo para aplicar
- Fondos disponibles para reconstruir más fuerte (Mitigación)
- Préstamo de hasta \$2 millones para empresas y organizaciones sin fines de lucro



Cómo empezar

1



Solicite un préstamo de la SBA

disasterloan.sba.gov/ela

Encuentre Centros de Recuperación ante Desastres en sba.gov/disaster.

Llame al (800) 659-2955 o TTY (800) 887-8339 para pedir una solicitud.

2



El proceso de solicitud

Después de una revisión de crédito inicial, un verificador de pérdidas de la SBA calcula el costo total de reparación o reemplazo de su propiedad damnificada.

Un funcionario de préstamos de la SBA revisa las solicitudes y guía a los solicitantes a través del proceso.

3



Decisión de préstamo

En caso de aprobarse, la SBA se pone en contacto con los solicitantes para hablar sobre el préstamo.

Un administrador de casos ayuda a cerrar el préstamo y a programar los pagos.



U.S. Small Business
Administration

DISASTER ASSISTANCE

Businesses • Homeowners • Renters • Nonprofits

Economic Injury Disaster Loans (EIDL) for Small Businesses in Mississippi

What Small Businesses and Non-Profits need to apply for an Economic Injury Disaster Loan (EIDL)

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



- Applicant cell phone & 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**
- 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 SBA representatives in person
- Apply by **mail** – call (800) 659-2955 to request a paper application

- Benefits of an SBA Working Capital Loan (EIDL)**
- Fixed interest rate as low as 4% for businesses and 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



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