



U.S. Small Business Administration

# SBA Virtual Disaster Loan Outreach Center And Virtual Business Recovery Center for MS

**Affected by Hurricane Zeta?  
SBA RESOURCES CAN HELP!!!!**



## SBA Low-Interest Federal Loans for Disaster-Related Damages

**PHYSICAL DAMAGES** - Businesses of all sizes and nonprofits/faith-based org. (Real Estate, Inventory, Equipment...)

**ECONOMIC INJURY** - Small businesses and most nonprofits (Working capital, no physical damage needed to apply)

**Interest rates as low as: 3 % for businesses, 2.75 % nonprofit organizations. Max. loan, \$2 million**

**HOMEOWNERS:** Up to **\$200,000** for Primary Residence

**HOMEOWNERS/RENTERS:** Up to **\$40,000** for Personal Property

**Interest rates as low as 1.188 % All loans have repayment terms up to 30 years**

For businesses/homeowners, mitigation is available up to 20% of SBA’s verified physical damage amount

## APPLY NOW!!!

**FIRST STEP:** Register with FEMA at [DisasterAssistance.gov](https://DisasterAssistance.gov)  
or download FEMA mobile App., or call (800) 621-3362

**SECOND STEP:** Apply online at [DisasterLoan.sba.gov](https://DisasterLoan.sba.gov)

### Virtual Disaster Loan Outreach Centers/Virtual Business Recovery Center (VDLOCs/VBRC)

Open: **Monday - Sunday (7 days/week)**

Hours: **8 a.m. – 8 p.m. Eastern Time**

Email: [FOCE-Help@sba.gov](mailto:FOCE-Help@sba.gov)

Phone: **(800) 659-2955**

Call or send an email for answers to program questions, get help with submitting an application

Deaf and hard of hearing: (800) 877-8339 / [www.sba.gov](https://www.sba.gov)

**Note:** Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.