

Emergency/Disaster Products:

Lender	Product	Loan or Grant Maximum	Details	Application Link
SBA	Economic Injury Disaster Loan (EIDL)	Up to \$2 million for financial obligations and operating expenses. Loan amount based on the economic loss and the company's financial needs. A business may qualify for both an EIDL and a physical disaster loan. The maximum combined loan amount is \$2M.	 Up to 4% interest rate Up to 30 year term EIDL assistance is available only to small businesses that are unable to obtain credit elsewhere. The deadline to return economic injury applications is June 6, 2022 On average, application decisions take 21 days 	https://www.sba.gov/funding-programs/disaster-assistance note: apply under SBA declaration#17147
SBA	Disaster Loan (for property damage)	Up to \$2M for disaster losses not fully covered by insurance. The loan may also be used to protect the property against future disasters of the same type.	 Up to 4% if you cannot obtain credit elsewhere (up to 8% if you have credit available elsewhere) Up to 30 year term Must be located in a declared disaster area and use funds to repair or replace uninsured or underinsured disaster damaged property Payments deferred 12 – 18 months The filing deadline to return applications for physical property damage is Nov. 4, 2021 Application decisions made by SBA within 2 - 3 weeks 	https://disast erloanassista nce.sba.gov/ ela/s/



Grants not specific to Hurricane Ida Emergency:

Grantor	Product	Loan or Grant Maximum	Details	Application Link
Grantor New York State	COVID-19 Pandemic Small Business Recovery Grant Program	Up to \$50K Grant amount is based on revenue of business.	Must be used for COVID-19 related losses or expenses incurred between March 1, 2020 and April 1, 2021 Businesses must show losses due to COVID-19 pandemic and must have annual revenue <\$2.5M	Application Link http://nysmallbusine ssrecovery.com/
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Loans not specific to Hurricane Ida Emergency:

Lender	Product	Loan or Grant Maximum	Details	Application Link
Accompany Capital	Microloan	Up to \$50K	 3% fixed interest rate with 	https://accompanyca
			potential to waive interest fee	pital.org/loan-
			for 2 yrs	inquiry/
			 1-3 year term 	
			 Decisions made in 5-15 	
			business days	



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BOC Capital	Entrepreneurs of Color Relief Fund	Up to \$50K	 Emergency loans to assist minority-owned businesses 3% interest rate Up to 3.5 year term 3 months deferred 3 months interest only Decisions made in 5-15 business days 	Apply for Business Loan (apply4businessloan. com)
Harlem Entrepreneurial Fund	Small Business Loan	Up to \$150K	 4-12% fixed interest rate 1-5 year term Flexible use of loan funds Decisions made in 5-15 business days 	Small Business Loan Harlem Entrepreneurial Fund (hefnyc.org)
Hebrew Free Loan Society	Small Business Loan	Up to \$50K	 0% interest; no application fee, origination fee 2-3 year term 3-month grace period Must meet household income guidelines listed on application Must have at least 1 guarantor Decisions made in 5-15 business days 	HFLS Small Business Loan Application (tfaforms.com)



Lender	Product	Loan or Grant Maximum	Details	Application Link
Kiva	Small Business Loan (Crowdfunding)	Up to \$15K	 0% interest 6-month grace period Up to 3 month term NYC will pledge up to 10% of crowdfunding goal through WE Crowd program Decisions made in 5-15 	WE Fund Crowd WE NYC
Pursuit	Smart Loan	\$10K - \$100K	 business days Interest up to 11.9% 5 year term Decision within 2 days of submitting complete application 	SmartLoan Fast and Affordable Small Business Loans Pursuit (pursuitlending.com)
Pursuit	NYC LMI Storefront Loan	Up to \$100K	 0% interest 6-month grace period 5 year term Decisions made in 5-15 business days 	NYC LMI Storefront Loan - NYC Business
Renaissance EDC (REDC)	Economic Recovery Loan Program	Up to \$50K	 3% fixed interest Up to 7 year term 3 months of SBA debt relief Existing businesses need to demonstrate that they have reopened, and start-up businesses must have a signed lease Decisions made in 5-15 business days 	Renaissance EDC - Economic Recovery Loan Program (google.com)



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Social Justice Fund & TruFund	Restart Loan	\$15K to \$100K	 2% interest Unsecured, no collateral required Decisions made in 5-15 business days 	Brooklyn EXCELerate Loan Fund Inquiry Form (jotform.com)
Social Justice Fund & Brooklyn Alliance Capital	Rapid Recovery Loan	Up to \$15k	 0% interest Unsecured, no collateral required Decisions made in 5-15 business days 	Brooklyn EXCELerate Loan Fund Inquiry Form (jotform.com)
TruFund	Emergency Loan	\$5K - \$75K	 3% fixed interest Up to 5 year term Payments deferred for 9-12 months Decisions made in 5-15 business days 	COVID-19 Relief Loans - TruFund