

Region 10 Emergency Loans

Overview

Area wildfires can disrupt business operations, reduce visitor traffic, and create unexpected financial challenges. Region 10's Emergency Loan Program for fire impacted areas provides fast, flexible funding to help small businesses stabilize operations, recover lost revenue, and remain resilient during wildfire-related disruptions.

Courtesy of InciWeb



Loan Amount

Up to \$15,000



7% Interest Rate

Fixed for the term of the loan



Limited Closing Costs

2% of loan amount



Up to 5 years

Loan term, fully amortized



Contact Amy Crick at Region 10 for more information:
ACrick@region10.net or 970-765-3126



More information about Region 10's emergency loan program:

Loan Terms & Details

- Loan Amount: Up to \$15,000
- Payment: Deferred for 60 days; monthly due on the 1st there after
 - Seasonal payment schedule maybe arranged, ask for details.
- Interest Rate: 7%
- Term: TBD based on loan amount and cash flow capacity- potentially up to 5 years
- Origination Fee: 2%
- Loans will be registered with Colorado Credit Reserve
- Loan Type: SBA Microloans

Underwriting Requirements

- Limited underwriting:
 - 2025 taxes
 - Profit & Loss statement
 - Balance sheet
 - Truncated business loan application
 - Truncated personal financial statement
 - Cash flow to show impact and recovery with the loan to their situation
 - Business and owners must be in good standing
 - State of Colorado registration
 - Able to provide operating agreement with ownership structure and owners listed
 - Able to have owners with 20% or more ownership sign for the loan
 - Ability to provide government issued identification
 - As part of the review process, a credit report will be pulled to verify identification and assess the personal financial statement. Approval decisions are based on multiple factors, and all eligible applicants are encouraged to apply.

Additional Information

- Loans are personally guaranteed
- Funds available at loan closing
- Region 10 can travel to Ouray to close the loans
- Online payment options are available - reoccurring payment establishment is suggested



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<https://region10.net/2026-fires-emergency-loan-inquiry>

