



U.S. Small Business Administration
SBA
HELP FROM SBA



HOMEOWNERS, RENTERS AND BUSINESSES with losses due to the severe storms and flooding in Vermont may qualify for help from the SBA...

WHO QUALIFIES?

- HOMEOWNERS, RENTERS, BUSINESSES and NON-PROFITS with physical damages from the severe storms and flooding
- SMALL BUSINESSES and MOST PRIVATE NON-PROFITS having difficulty meeting operating expenses, payroll, accounts payable and notes payable as a result of damage or losses caused by the severe storms and flooding

WHAT QUALIFIES?

- REAL ESTATE (homes and businesses)
- PERSONAL PROPERTY (personal belongings such as clothing, furniture & automobiles for homeowners and renters)
- BUSINESS INVENTORY, MACHINERY & EQUIPMENT
- WORKING CAPITAL (small businesses and most private non-profit organizations)

WHAT ARE THE TERMS?

Interest rates on SBA loans are as low as: 2.688% for Homeowners/Renters, 3.000% for Non-Profit Organizations and 4.000% for Businesses, up to 30 years at the following limits:

- UP TO \$200,000 FOR HOMES*
- UP TO \$40,000 FOR PERSONAL PROPERTY*
- UP TO \$2,000,000 FOR BUSINESSES AND NON-PROFITS*

*SBA loans are for uninsured losses. If you have insurance, you may still be eligible for losses not covered by your insurance. You do not have to wait for an insurance settlement before applying with SBA.

HOW TO APPLY:

REGISTER FOR HELP BY CALLING: 1-800-621-FEMA (3362) or 800-462-7585 (TTY) or 1-800-621-3362 Video Relay Service (VRS) for people with speech or hearing disabilities. **The toll-free numbers are staffed 7 a.m. – 10 p.m., seven days a week until further notice.** Multilingual registration assistance is available at both numbers. For online registration, visit www.DisasterAssistance.gov.

Call SBA Customer Service Center at 1-800-659-2955 for more information or to find the temporary FEMA/SBA Recovery Centers nearest you.

Those in Addison, Caledonia, Chittenden, Orange, Rutland, Washington, Windham, and Windsor counties with physical damages caused by severe storms and flooding that occurred on or after August 27, 2011 should submit their SBA application by **October 31, 2011**.