



U.S. Small Business Administration

HELP FROM THE SBA

HOMEOWNERS, RENTERS AND BUSINESSES, if you had losses due to the recent **Severe Storms and Flooding** that occurred April 15, 2007 through April 27, 2007 in the primary counties of **Fairfield, Hartford, Litchfield, Middlesex, New London and Windham Counties** and for economic injury only contiguous Tolland County in the State of Connecticut; contiguous counties of Berkshire, Hampden and Worcester in the Commonwealth of Massachusetts; contiguous counties of Dutchess, Putnam and Westchester in the State of New York; and the contiguous counties of Kent, Providence and Washington in the State of Rhode Island, you may qualify for help from the SBA...

WHO QUALIFIES?

- **HOMEOWNERS, RENTERS, BUSINESSES & NON-PROFITS** with physical damages caused by the severe storms and flooding on April 15-27, 2007.
- **SMALL BUSINESSES** having difficulty meeting operating expenses, payroll, accounts payable and notes payable as a result of damage or losses caused by the recent severe storms and flooding on April 15-27, 2007.

WHAT QUALIFIES?

- **REAL ESTATE** (Homeowners & Businesses)
- **PERSONAL PROPERTY** (personal belongings such as clothing, furniture & automobiles for homeowners and renters)
- **BUSINESS INVENTORY, MACHINERY & EQUIPMENT**
- **SMALL BUSINESSES - LOSS OF NECESSARY WORKING CAPITAL** (business interruption)

WHAT ARE THE TERMS?

SBA loans are available as low as 2.875% for Homeowners/Renters and as low as 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 \$1,500,000 FOR BUSINESSES***

*SBA loans 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:

SBA urges anyone who has not registered for assistance to call FEMA at 1-800-621-FEMA (3362), regardless of the status of any insurance claim. FEMA will refer you to the agency(s) best able to meet your disaster-related needs.

Anyone unable to visit one of the Centers may obtain an application by calling the SBA's Customer Service Center at 1-800 659-2955 (1-800-877-8339 for the hearing-impaired), Monday through Friday from 8 a.m. until 9 p.m.; Saturday from 9 a.m. to 5:30 p.m. EDT (hours subject to change). Business loan applications can also be downloaded from the SBA website at www.sba.gov/services/disasterassistance.