

Federal Emergency Management Agency and Small Business Administration



Massachusetts Tornadoes *Financial Assistance Resource Guide*



Prepared by the Office of Senator Scott Brown
July 2011

To Whom It May Concern:

The tornadoes that struck Massachusetts on June 1, 2011, were a devastating event for thousands of residents in the western and central part of our state. Massachusetts is unaccustomed to dealing with the aftermath of tornadoes, but our citizens are resilient and banded together during a successful relief effort. Given the scope of the damage our work is not done, but I remain confident that affected cities and towns will emerge stronger than before.

I encourage everyone from affected areas to inquire about their eligibility for important federal financial assistance programs available to help support their recovery.

After the tornadoes were declared a disaster by the Federal Emergency Management Agency (FEMA) on June 15th, FEMA and the Small Business Administration (SBA) have been authorized to provide specific opportunities for affected Massachusetts residents and businesses. This information is provided as a resource to those who seek additional information on eligibility, registration, and deadlines.

And should you have any questions, please do not hesitate to contact my Boston office at (617) 565-3170. For FEMA-related questions, please ask for Erika Paulhus. For SBA-related questions, please ask for Jack Richard.

Sincerely,

-Scott Brown

FEMA PROGRAMS

DEADLINE TO REGISTER: AUGUST 15, 2011

You may register by the following ways:

By Phone: 800-621-FEMA (800-621-3362)
TTY: 800-462-7585
On Line (Website): <http://www.disasterassistance.gov/>

The following types of assistance are available for the designated counties:

- **Individual Assistance:**

(Assistance to individuals and households):

Hampden County and Worcester County

- **Public Assistance:**

(Assistance to state and local governments and certain private non-profit organizations for emergency work and the repair or replacement of disaster-damaged facilities):

Hampden County, Towns of Southbridge and Sturbridge

<u>Category A – Debris Removal:</u>	Hampden Cty. Towns of Southbridge & Sturbridge
<u>Category B – Protective Measures:</u>	Hampden Cty. Towns of Southbridge & Sturbridge
<u>Category C – Roads & Bridges:</u>	Hampden Cty. Towns of Southbridge & Sturbridge
<u>Category D – Water Control Fct.:</u>	Hampden Cty. Towns of Southbridge & Sturbridge
<u>Category E – Public Buildings:</u>	Hampden Cty. Towns of Southbridge & Sturbridge
<u>Category F – Public Utilities:</u>	Hampden Cty. Towns of Southbridge & Sturbridge
<u>Category G – Recreational & Other:</u>	Hampden Cty. Towns of Southbridge & Sturbridge

- **Hazard Mitigation Grant Program:**

(Assistance to state and local governments and certain private nonprofit organizations for actions taken to prevent or reduce long term risk to life and property from natural hazards):

All jurisdictions in Massachusetts are eligible to apply for assistance under the Hazard Mitigation Grant Program.

- **Other:** *Additional designations may be made at a later date*

SBA PROGRAMS

DEADLINE TO REGISTER: AUGUST 15, 2011

DEADLINE TO RETURN APPLICATIONS FOR ECONOMIC INJURY: MARCH 15, 2012

You may register by the following ways:

By Phone: 800-659-2955 (Monday through Friday, 8am-6pm)
TTY: 800-877-8339
On Line (Website): <https://disasterloan.sba.gov/ela/>
On Line (Email): disastercustomerservice@sba.gov

Completed applications should be mailed to:

U.S. Small Business Administration
Processing and Disbursement Center
14925 Kingsport Road
Fort Worth, TX 76155.

You can also visit www.sba.gov for more information, to apply online, or to obtain business application forms.

The following programs are available for the designated counties:

- The Small Business Administration (SBA) disaster declaration covers the Massachusetts counties of **Hampden** and **Worcester**, which are eligible for both Physical and Economic Injury Disaster Loans from the SBA.
- Small businesses and most private non-profit organizations in the following adjacent counties are eligible to apply only for SBA Economic Injury Disaster Loans: **Berkshire, Franklin, Hampshire, Middlesex** and **Norfolk** in Massachusetts.
- Disaster loans up to \$200,000 are available to homeowners to repair or replace disaster-damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace disaster-damaged or destroyed personal property. Interest rates for homeowners and renters are as low as 2.688% with repayment terms of up to 30 years.
- Businesses and private non-profit organizations of any size may borrow up to \$2 million to repair or replace disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets as well as Economic Injury. Economic Injury Disaster Loans (EIDLs) provide funds for ongoing business expenses and working capital and are available even if the businesses didn't sustain physical damages from the disaster. Interest rates for businesses and private non-profit organizations of all sizes are as low as 4% and 3% respectively and may qualify for repayment terms of up to 30 years.

SBA PROGRAMS

Disaster Recovery Centers with SBA Disaster Loan Outreach Centers (DLOC):

SBA staff can issue loan applications, answer any questions about the SBA loan program, and help individuals complete their applications and close their approved loans.

Springfield

Massachusetts Technology Park
One Federal Street, Building #104
Springfield, MA

Open: Monday – Friday, 10am to 6pm,
Saturday, 10am to 4pm

Monson (NEW)

Granite Valley Middle School
21 Thompson Street

Open: Monday - Friday, 8am to 4:30pm

West Springfield (NEW, ONLY OPEN UNTIL FRIDAY JULY 29TH)

J. Edward Christian Municipal Office Building
26 Central Street, Room 217.

Open: Monday – Friday, 8am to 4:30pm