

Federal Emergency Management Agency and Small Business Administration



Hurricane Irene *Financial Assistance Resource Guide*



Prepared by the Office of Senator Scott Brown
September 2011

Hurricane Irene struck Massachusetts during the last weekend of August 2011 and was a devastating event for thousands of residents across our state and the greater Northeast. While it is going to be weeks and months before recovery is complete, our citizens are resilient and are banding together to ensure that our communities get back on track. Given the scope of the damage, there is much work to be done, but I remain confident that affected cities and towns will emerge stronger than before.

I want you to know that you are not alone in these efforts, and I encourage everyone from affected areas to inquire about their eligibility for important federal financial assistance programs available to help support their recovery.

After a Disaster Declaration was declared for the Commonwealth on September 3, 2011, the Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA) have been authorized to provide specific opportunities for impacted 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.



Senator Scott Brown

DISASTER RECOVERY CENTERS

Disaster Assistance Centers are now open in Berkshire and Franklin Counties to serve those whose homes or businesses were affected by Hurricane Irene.

Representatives from the Massachusetts Emergency Management Agency, the Federal Emergency Management Agency, the U.S. Small Business Administration, along with other agencies, are on hand to explain disaster assistance programs and help you through the recovery process.

The Recovery Centers are open at the following locations:

BERKSHIRE

WILLIAMSTOWN

Developers Finance Corporation Building
430 Main Street
Williamstown, MA 01267

PITTSFIELD

Berkshire Athenaeum
Pittsfield's Public Library
1 Wendell Avenue
Pittsfield, MA 01201

GREAT BARRINGTON

Housatonic Community Center
1064 Main St.
Housatonic, MA 01236

FRANKLIN

GREENFIELD

Green River Elementary School
62 Meridian Street
Greenfield, MA 01301

BUCKLAND/SHELBURNE FALLS

Mohawk Trail Regional High School
26 Ashfield Road
Shelburne Falls, MA 01370

The centers will operate from **8 a.m. to 6 p.m., Monday through Saturday**, until further notice. Additional disaster recovery centers are expected to open throughout the declared counties.

If you have damage or losses as a result of the tropical storm, **you are encouraged to register with FEMA before going to the recovery center.** You may register by calling 800-621-FEMA (3362) or online at www.DisasterAssistance.gov. Help is available in most languages. The deaf, hard of hearing or those with a speech disability may call (TTY) 800-462-7585.

You also can apply using a Web-enabled mobile device or smartphone. Visit <http://m.fema.gov> and follow the link "apply online for federal assistance."

FEMA PROGRAMS

DEADLINE TO REGISTER FOR INDIVIDUAL ASSISTANCE: NOVEMBER 2, 2011

You may register or find additional information on eligibility by the following ways:

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

The toll-free telephone numbers will operate from 7 a.m. to 10 p.m. (local time) seven days a week until further notice.

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

INDIVIDUAL ASSISTANCE:

(Assistance to individuals and households)

FRANKLIN AND BERKSHIRE COUNTIES

- Provides financial help or direct services to individuals and households who have necessary expenses and serious needs if they are unable to meet the needs through other means.
- Up to the IHP maximum is available in financial help (adjusted each year), although some forms of IHP assistance have limits and/or flood insurance may be required.
- These forms of help are available: Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

PUBLIC ASSISTANCE:

(Assistance to state and local governments and certain private nonprofit organizations for emergency work and the to fund the repair, restoration, reconstruction, or replacement of a public facility or infrastructure, which is damaged or destroyed by a disaster).

FRANKLIN, BERKSHIRE, HAMPDEN, AND HAMPSHIRE COUNTIES

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

Whether you rent or own your own home, own your own business, or own a small agricultural cooperative located in a declared disaster area, and are the victim of a disaster, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA).

SBA offers two different programs and eligibility requirements are different for each. Here are the Massachusetts counties eligible for each of the programs. See information below regarding eligibility requirements, registration information, and important deadlines.

Physical Property Damage Loans

**BERKSHIRE
FRANKLIN**

Economic Injury Disaster Loans

**BERKSHIRE
FRANKLIN
HAMPDEN
HAMPSHIRE
WORCHESTER**

Physical Property Damage Loans:

- **Home Disaster Loans** – **Loans to homeowners or renters** to repair or replace disaster-damaged real estate or personal property owned by the victim.
 - Renters are eligible for their personal property losses, including automobiles. SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property.
 - Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss. Interest rates for homeowners and renters are as low as 2.688% with repayment terms of up to 30 years.
- **Business Physical Disaster Loans** – **Loans to businesses** to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment.
 - Businesses of any size are eligible.
 - **Private, non-profit organizations** such as charities, churches, private universities, etc., are also eligible.
 - The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses.
 - Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.

SBA PROGRAMS

Economic Injury Disaster Loans (EIDLs):

- EIDLs are working capital loans to help **small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations** of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- The law limits EIDL(s) to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates.
- EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration (SBA).

Business Loan Ceiling – The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

DEADLINE TO RETURN APPLICATIONS

PHYSICAL PROPERTY DAMAGE: **NOVEMBER 2, 2011**
ECONOMIC INJURY DISASTER: **JUNE 5, 2012**

You may register by the following ways:

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

The toll-free telephone numbers will operate from Monday through Friday 8 a.m. to 8 p.m. and Saturday and Sunday 9 a.m. to 5:30 p.m. until further notice.

Completed applications should be mailed to:

US 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 forms.

OTHER ASSISTANCE

Once a federal disaster declaration has been issued, multiple federal and state agencies (beyond FEMA and SBA) are authorized to provide financial and other forms of support to individuals and businesses both before and after a disaster such as Hurricane Irene.

For residents of the affected communities listed previously, visit a Disaster Recovery Center, call the FEMA hotline, or visit www.disasterassistance.gov to find out more on all available federal programs. Some notable programs are also listed below:

Internal Revenue Service (IRS) Relief:

- The President has declared the following counties a federal disaster area: Berkshire and Franklin. Individuals who reside or have a business in these counties may qualify for tax relief.
- The declaration permits the IRS to postpone certain deadlines for taxpayers who reside or have a business in the disaster area. For instance, certain deadlines falling on or after Aug. 27, and on or before Oct. 31, have been postponed to Oct. 31, 2011. This includes corporations and other businesses that previously obtained an extension until Sept. 15 to file their 2010 returns, and individuals and businesses that received a similar extension until Oct. 17. It also includes the estimated tax payment for the third quarter, normally due Sept. 15.
- In addition, the IRS is waiving the failure-to-deposit penalties for employment and excise tax deposits due on or after Aug. 27, and on or before Sept. 12, as long as the deposits are made by Sept. 12, 2011.
- Further information is available from the IRS at 1-800-829-1040 or <http://www.irs.gov/newsroom/article/0,,id=245231,00.html>

Disaster Unemployment Assistance:

- Disaster Unemployment Assistance has been made available for persons made jobless as a result of Irene and who are not otherwise eligible for unemployment benefits.
- Further information is available from the Dept. of Unemployment Assistance at 877-232-6200 or <http://www.mass.gov/dua/disasterui>.
- The filing deadline for Disaster Unemployment Assistance is October 6th.