



U.S. Small Business Administration



FEMA



HELP FROM SBA

Homeowners, Renters and Businesses with losses due to the severe storms and flooding in Illinois beginning on July 22, 2010 resulting in a disaster declaration may qualify for help from the SBA.

Who qualifies?

- Homeowners, Renters, Businesses and Private Non-Profit organizations with physical damages resulting from the severe storms and flooding.
- Small Businesses and Private Non-Profit organizations 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, businesses and private non-profits)
- Personal Property (such as clothing, furniture and automobiles for homeowners and renters)
- Business Assets (such as inventory, machinery & equipment for businesses and private non-profits)
- Working Capital (small businesses and most private non-profit organizations)

What are the terms?

SBA disaster loans are available with interest rates as low as:

- 2.5% for Homeowners and Renters;
- 3.0% for Private Non-Profit Organizations
- 4.0% for Businesses

Terms of up to 30 years at the following limits:

- Up to \$ 200,000 for homeowners*
- Up to \$ 40,000 for personal property*
- Up to \$2,000,000 for businesses and private non-profits *

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

Register for disaster assistance by calling

1-800-621-FEMA (3362)

Callers with speech and hearing disabilities can dial TTY 1-800-462-7585

**Information is available at a Disaster Recovery Center
or from the SBA Disaster Assistance Customer Service Center call
1-800-659-2955 (TTY 1-800-877-8339)**