

Green County  
Emergency Management

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This past summer many residents in Green County suffered damages to their homes and businesses from the flooding that occurred in July. I was recently notified that The Small Business Administration has **included Green and Lafayette Counties as contiguous counties in a disaster declaration** for Stephenson County and the adjacent counties of Carroll, Jo Daviess, Ogle, and Winnebago.

**What this means for you is that businesses and residents affected by the severe storms and flooding on July 19-31, 2017, can apply for low-interest disaster loans from the U.S. Small Business Administration.** Businesses and private nonprofit organizations may borrow up to \$2 million to repair or replace disaster damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. The filing deadline to return applications for physical property damage is **Nov. 14, 2017**. The deadline to return economic injury applications is **June 15, 2018**.

Interest rates are as low as 3.305 percent for businesses, 2.5 percent for nonprofit organizations, and 1.75 percent for homeowners and renters with terms up to 30 years. Loan amount and terms are set by the SBA and are based on each applicant's financial condition.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations, the SBA offers Economic Injury Disaster Loans to help meet working capital needs caused by the disaster. Economic Injury Disaster Loan assistance is available regardless of whether the business suffered any physical property damage.

Loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for loans up to \$40,000 to repair or replace damaged or destroyed personal property.

Applicants may be eligible for a loan amount increase up to 20 percent of their physical damages, as verified by the SBA for mitigation purposes. Eligible mitigation improvements may include a safe room or storm shelter to help protect property and occupants from future damage caused by a similar disaster.

You can apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloan.sba.gov/ela>.

Businesses and individuals may also obtain information and loan applications by calling the SBA's Customer Service Center at 1-800-659-2955 (1-800-877-8339 for the deaf and hard-of-hearing), or by emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). Loan applications can also be downloaded at [www.sba.gov/disaster](http://www.sba.gov/disaster). Completed applications should be returned to the center or mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

**Remember:** The filing deadline to return applications for physical property damage is **Nov. 14, 2017**. The deadline to return economic injury applications is **June 15, 2018**.