



# DISASTER NEWS

*Loans for Homeowners, Renters and Businesses of All Sizes*  
SBA Disaster Assistance – Field Operations Center- East – 101 Marietta Street, NW, Suite 700, Atlanta, GA 30303

Release Date: July 17, 2009  
Release Number: 09-569, IL 11813-11814

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## **SBA Offers Disaster Assistance to Illinois Residents Affected By Severe Storms and Tornadoes**

**WASHINGTON** – Illinois residents and businesses affected by severe storms and tornadoes that occurred on May 8 can apply for low-interest disaster loans from the U.S. Small Business Administration, SBA Administrator Karen Mills announced today.

Administrator Mills made the loans available in response to a letter from Governor Pat Guinn on July 13, 2009, requesting a disaster declaration by the SBA. The declaration covers Jackson and Williamson counties and the adjacent counties of Franklin, Johnson, Perry, Pope, Randolph, Saline and Union in Illinois and Perry County in Missouri.

“The SBA is strongly committed to providing the people of Illinois with the most effective and customer-focused response possible to assist homeowners, renters, and businesses of all sizes with federal disaster loans,” said Administrator Mills. “Getting our businesses and communities up and running after a disaster is our highest priority at SBA.”

“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,” said Frank Skaggs, Director of SBA’s Disaster Field Operations Center in Atlanta. SBA’s customer service representatives will be on hand at the Disaster Loan Outreach Centers to issue loan applications, answer questions about the SBA’s disaster loan program, explain the application process and help individuals complete their applications.

The Centers will be located in the following communities and will open as indicated:

### **Jackson County**

Carbondale Civic Center  
200 S. Illinois Street  
Carbondale, IL 62901

**Opening: Tuesday, July 21, 8 a.m.**

**Hours:** Monday-Friday 8 a.m. to 5 p.m.

Saturday, July 25, 9 a.m. to 1 p.m.

**Closes: Thursday, July 30 at close of business**

### **Williamson County**

Williamson Co Emergency Mgmt. Agency  
8805 EMA Road  
Marion, IL 62959

**Opening: Tuesday, July 21, 8 a.m.**

**Hours:** Monday-Friday, 8 a.m. to 4:30 p.m.

Saturday, July 25, 9 a.m. to 1 p.m.

**Closes: Thursday, July 30 at close of business**

Judith Roussel, SBA’s Illinois District Director, added, “Low-interest Federal disaster loans are available to homeowners, renters, businesses and non-profit organizations of all sizes whose property was damaged or destroyed by the severe storms and tornadoes.”

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Businesses and non-profit organizations of any size may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. The SBA also provides mitigation funds to disaster victims based on 20 percent of the verified physical damage. These funds are designed to help borrowers pay for protective measures to minimize damages of the same kind in the future.

For small businesses, and most private, non-profit organizations of all sizes, the SBA offers Economic Injury Disaster Loans (EIDLs) to help meet working capital needs caused by the disaster. EIDL assistance is available regardless of whether the business suffered any physical property damage.

Interest rates are as low as 2.437 percent for homeowners and renters, and 4 percent for businesses, with terms up to 30 years. Loan amounts and terms are set by the SBA and are based on each applicant's financial condition.

Individuals and businesses unable to visit the Centers in person may obtain information and loan applications 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. to 9 p.m. EDT, or by sending an email to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). Business loan applications can also be downloaded from the SBA website at [www.sba.gov/services/disasterassistance](http://www.sba.gov/services/disasterassistance). Completed applications should be returned to the Centers or mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

Victims may apply for disaster loans from SBA's secure website at <https://disasterloan.sba.gov/ela/>.

The filing deadline to return applications for physical property damage is **September 14, 2009**. The deadline to return economic injury applications is **April 16, 2010**.

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*For more information about the SBA's Disaster Loan Programs, visit our website at [www.sba.gov/services/disasterassistance](http://www.sba.gov/services/disasterassistance).*