



Congressman Paul D. Tonko **21st Congressional District – New York**

Small Business Administration

Hurricane Irene Assistance

September 1, 2011

New York State:

SBA Disaster Assistance is available in the State of New York for the Counties of Albany, Montgomery, Rensselaer, Saratoga, Schenectady and Schoharie

Application Filing Deadlines:

- Physical Damage: October 31, 2011
- Economic Injury: May 31, 2012

Types of Disaster Loans Available:

- **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.
- **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.
- **Economic Injury Disaster Loans (EIDLs)** – 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. 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).

Contact SBA:

Contact the SBA for more information on Credit Requirements, Interest Rates, Loan Terms, Loan Amount Limits and Eligibility.

Contact SBA's Disaster Assistance Customer Service Center by calling **(800) 659-2955**, emailing disastercustomerservice@sba.gov or visiting SBA's Web site at www.sba.gov

Deaf and hard-of-hearing individuals may call (800) 877-8339.

Applicants may also apply online using the Electronic Loan Application (ELA) via SBA's secure Web site at <https://disasterloan.sba.gov/ela>