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News Release

11 LOCATIONS WHERE VERMONTERS CAN GET HELP WITH DISASTER LOAN APPLICATIONS

BURLINGTON, Vt.— With fewer than one in five eligible Vermonters returning their U.S. Small Business Administration disaster loan applications, FEMA and SBA have teamed with Vermont NeighborWorks® Organizations to offer more help with the paperwork. The deadline to return the applications is November 15.

To date, SBA has mailed out 4,174 applications to Vermont homeowners and renters who have already received grants from the Federal Emergency Management Agency to help them recover from Tropical Storm Irene. Only 782 have been returned, a rate of just under 19 percent.

“If you don’t complete the loan application, then FEMA can’t even consider you for several types of grants—money that is not a loan and does not have to be repaid,” said FEMA Federal Coordinating Officer James N. Russo. “You are never required to take a loan. If you want to do the best you can to ensure you receive all available assistance from FEMA, you must return that SBA application. That’s why we’re now offering help at 11 locations around Vermont.”

Reeling from disaster stress, some may have trouble focusing on government paperwork. With help centers available, no one has to work alone. You may find one near you on the list below.

More than 3,700 Vermonters have been mailed SBA applications and have not returned them. Some are likely to be eligible for significant additional grants from FEMA if they would complete that application. **FEMA grants for personal property (such as furniture or computers), vehicle damage, or moving and storage expenses are possible only for those who return their SBA applications.**

The following is a hypothetical story that illustrates the potential benefit of returning the application: Jane’s house and truck were damaged in a disaster. Jane registered for FEMA assistance and received a grant of \$15,000 for housing repairs and temporary rental assistance. Because of her income level, FEMA required Jane to complete an SBA loan application before she could be considered for additional grants.

Jane filled out the application and sent it in. SBA found that she was ineligible for a loan. At that point, FEMA could give Jane an additional grant of \$7,000 to help with the cost of truck repairs or purchasing a new truck. If she had not turned in that SBA application, she would have effectively “thrown away” \$7,000.

Those who have not returned their SBA applications have nothing to lose except a small amount of their time and there is much to gain. Like Jane, applicants who are turned down for a loan may be eligible for thousands of dollars in additional aid.

Anyone whom SBA determines to be qualified will be offered a low-interest, disaster recovery loan. Payments can be as low as \$50 a month. A loan may be a sensible option for bringing an individual or family back to its pre-disaster situation, since FEMA grants do not usually cover the full cost. But no one is ever required to accept a loan.

To talk with an SBA specialist by phone, call 800-659-2955 or 800-877-8339 for people with speech or hearing disabilities. Applications can be downloaded from www.sba.gov or completed online at <https://disasterloan.sba.gov/ela/>.

If you would like to complete an application online and do not have access to a computer, please remember that your public library has a computer you can use.

WHERE TO GET IN-PERSON HELP COMPLETING YOUR SBA LOAN APPLICATION

VERMONT NEIGHBORWORKS® HOME OWNERSHIP CENTERS

Champlain Housing Trust
88 King Street
Burlington, VT 05401
Tel.: 802-862-6244
Mon.-Fri., 8:30 a.m.-5 p.m.

Champlain Housing Trust
Franklin/Grand Isle
13 Lake Street
St. Albans, VT 05478
Tel.: 802-527-2361
Mon.-Fri., 8 a.m.-5 p.m.

Gilman Housing Trust
48 Elm Street
Lyndonville, VT 05851
Tel.: 802-535-3555
Mon.-Fri., 8 a.m.-5 p.m.

Windham and Windsor Housing Trust
68 Birge Street
Brattleboro, VT 05301
Tel.: 802-254-4604
Mon.-Thurs., 8:30 a.m.-4:30 p.m.
Fri., 8:30 a.m.-3:30 p.m.

Windham and Windsor Housing Trust—Satellite Office
90 Main Street
Springfield, VT 050156
Tel.: 802-885-3220
Mon.-Thurs., 8:30 a.m.-4:30 p.m.
Fri., 8:30-3:30

Central Vermont Community Land Trust
107 North Main Street
Barre, VT 05641
Tel.: 802-476-4493
Mon.-Fri., 8 a.m.-4 p.m.

NeighborWorks of Western Vermont
110 Marble St.
West Rutland, VT 05777
Tel. 802-438-2303
Mon.-Thurs., 9 a.m.-5 p.m.
Fri., 9 a.m.-4 p.m.

Rutland County Housing Coalition
46 Evelyn St., #201
Rutland, VT 05701

802-775-9286

Mon.-Thurs., 8:30-4:30 a.m., Fri., 8:30 a.m.-12:00 p.m.

SBA DISASTER LOAN OUTREACH CENTERS

Brattleboro Development Credit
72 Cotton Mill Hill-2nd Floor
Brattleboro, VT 05301
Mon. – Sat., 8 a.m. – 5 p.m.

Town of Hartford Building
171 Bridge Street
White River Junction, VT 05001
Mon. – Fri., 8 a.m. – 5 p.m.

Springfield Development Corp.
14 Clinton Street
Springfield, VT 15156
Mon. – Sat., 8 a.m. – 5 p.m.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585; or call 800-621-3362 if using 711 or Video Relay Service (VRS).

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA either through the U.S. Mail, online at <https://disasterloan.sba.gov/ela/>, or to their local Disaster Recovery Center to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

SBA disaster loan information and application forms may be obtained by calling the SBA's Customer Service Center at 800-659-2955 (800-877-8339 for people with speech or hearing disabilities) Monday through Friday from 8 a.m. to 8 p.m. ET; Saturday and Sunday from 9 a.m. to 5:30 p.m. ET or by sending an e-mail to disastercustomerservice@sba.gov. Applications can also be downloaded from www.sba.gov or completed on-line at <https://disasterloan.sba.gov/ela/>.

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