

SBA **DISASTER ASSISTANCE** Federal Disaster Loans for Homeowners, Renters and Businesses of All Sizes

**The right information can help you
get the disaster assistance you need**

I registered with the Federal Emergency Management Agency (FEMA) and then I received a disaster loan application from the U. S. Small Business Administration (SBA).

Non-farm businesses (including rental properties) of all sizes whose property was damaged by the **severe storms, flooding, mudslides and landslides that occurred September 11 through September 30**, should apply for a low-interest SBA disaster loan. For disaster damage to private property that is not fully covered by insurance, the basic form of Federal disaster assistance is an SBA disaster loan. SBA is the primary source of Federal money for long-term disaster recovery.

I was told by a disaster official that my damages are not eligible. Therefore, I can't apply for an SBA disaster loan.

If you received this mailing, you probably are eligible to apply to SBA for a disaster loan. Nonfarm businesses (including rental properties) of all sizes are eligible to apply to SBA for funds to meet repair costs not fully covered by insurance. You should apply to SBA and give us a chance to try and help you.



My business insurance or flood insurance will cover my loss. Why do I need to apply for an SBA disaster loan?

In past disasters, SBA has learned that many property owners can't recover all of their rebuilding costs from their insurance settlement. That's because of policy limits, actual replacement costs that exceed what the policy covers, the extra costs of code required upgrades imposed after the disaster, deductibles and other factors. Even people who believe they have complete insurance

coverage often find they have a substantial shortfall and they need additional financial help. That's where a disaster loan from SBA can help. It can cover the costs that aren't fully covered by your flood or business insurance policies.

I have insurance and I know I am going to get some insurance money, but I don't know how much or when. Should I find out how much my insurance settlement will be before applying for a disaster loan?

No, you don't need to wait for an insurance settlement before filing your application. SBA can lend you the full amount of your damages (up to our lending limits) even before you receive your insurance recovery. Then you can use the insurance funds to reduce the balance of your SBA disaster loan.

I don't know how much it will cost to repair or rebuild yet. Should I find out first before applying for a disaster loan?

No, you do not need to know how much your repairs will cost before applying for an SBA disaster loan, and you do not need a contractor's estimate. *Also, you do not need to wait for an insurance settlement.* After you apply, SBA will inspect your property and prepare an estimate of your repair costs.

Businesses of all sizes may need an SBA disaster loan to get back on their feet quickly

I have credit cards available to me that I can use to pay for my repairs, replace my real estate, inventory, machinery and equipment and cover my working capital needs. Why should I apply for an SBA disaster loan?

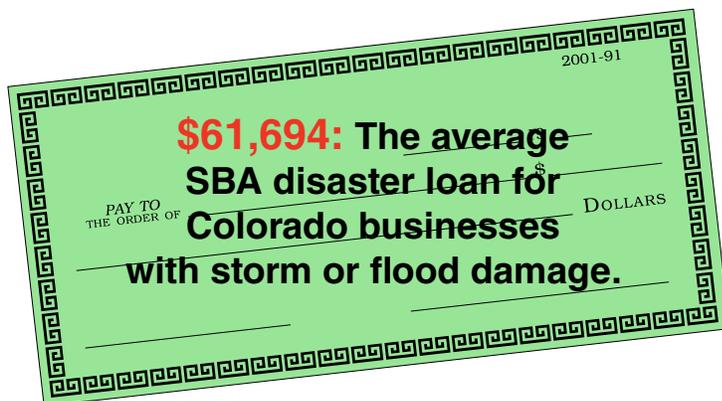
Credit cards usually carry very high interest rates. Paying for disaster repairs by using these high rate credit cards can take much longer to pay for and cost you much more over the longer term. SBA disaster loans have much lower interest rates – usually 4% for businesses – payable over a longer term.

I have good credit and I can borrow from my bank. Will I qualify for a disaster loan?

Having a good credit record and a good income does *not* disqualify you from receiving a disaster loan. Paying for disaster repairs is an unplanned expense, and most people need some help to get back on their feet quickly.

November						
Sun	Mon	Tues	Wed	Thur	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

**The deadline to apply for
Federal disaster assistance is
November 14, 2013.**



I already have a mortgage and I can't afford another loan. Can SBA help me?

SBA tries to make a disaster loan fit within the budget of each disaster victim. Moreover, when your property is substantially damaged and you need help to pay both your mortgage and your repair costs, SBA may be able to refinance your mortgage. In such cases, an SBA disaster loan can both pay off the pre-disaster mortgage and fund the disaster repairs. Often the disaster loan will have a monthly payment about the same as your mortgage payment before the disaster. If you think you need this kind of assistance, you should discuss your case directly with an SBA representative.

**You may be surprised to know
that SBA disaster loans have
affordable terms**

I have questions about the loan application paperwork. Will SBA help me complete the paperwork?

Yes, you should visit with an SBA representative at one of the Business Recovery Centers listed in this mailing. You may stop by at your convenience, and you don't need an appointment. SBA is eager to meet with you to answer your questions, discuss any concerns you have, and help you complete your loan application. If you can't meet with us in person, you may call our toll free telephone number (800) 659-2955 to get help.



Let us help you with your application

No appointment is necessary. SBA customer service representatives are available to meet individually with each business owner to:

- Explain how a low-interest federal SBA disaster loan can help you finance your recovery
- Help business owners apply online using our Electronic Loan Application
- Explain the application process and close approved loans
- Answer your questions about SBA's disaster loan program

Small Business Development Center (SBDC) counselors are also available to provide free counseling on a wide variety of matters designed to help businesses overcome the effects of the disaster and plan for their future. Services include:

- Assessing the business' economic injury
- Evaluating the business' strength
- Cash flow projections
- Reviewing all options to ensure each business makes decisions that are appropriate for its situation

You may apply online via SBA's secure Web site at <https://disasterloan.sba.gov/ela>. You may call SBA's Customer Service Center toll-free at (800) 659-2955, e-mail SBA at disastercustomerservice@sba.gov or visit SBA's Web site at <http://www.sba.gov/disaster>. Individuals who are deaf or hard-of-hearing may call (800) 877-8339.

SBA is providing one-on-one service at the following locations:

BOULDER COUNTY

*Business Recovery Center (BRC)
Twin Peaks Mall*

1250 South Hover Road

(use NE mall entrance near United Artist Cinema)

Longmont, CO 80501

***Mondays through Fridays, 9 am to 6 pm
Saturdays, 9 am to 1 pm***

LARIMER COUNTY

*Business Recovery Center (BRC)
The Stanley Hotel*

333 East Wonderview Avenue

*(enter through the Steamer Cafe door,
located on the lower level, east side)*

Estes Park, CO 80517

***Mondays through Fridays, 9 am to 6 pm
Saturdays, 9 am to 1 pm***

Property Damage: up to \$2,000,000 to repair or replace real estate, machinery and equipment, inventory and other assets that were damaged or destroyed (available to businesses of any size and private, non-profit organizations).

Economic Injury: only for small businesses and most private, non-profit organizations suffering adverse financial impacts of the disaster (with or without property loss), up to \$2,000,000 for working capital to help pay obligations until normal operations resume.

To receive the best service, we urge you to visit a Business Recovery Center listed above.