



DISASTER NEWS

Physical and Economic Injury Loans for Businesses

SBA Disaster Assistance – Field Operations Center- East – 101 Marietta Street, NW, Suite 700, Atlanta, GA 30303

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SBA Centers Close in Recognition of Veterans Day; Urges Return of Applications before the Deadline

ATLANTA – The U.S. Small Business Administration announces today that its Centers will close **Tuesday, November 11** in recognition of Veterans Day. The Centers will resume normal operating hours Wednesday, November 12 to help individuals and businesses in Illinois impacted by the severe storms and flooding that occurred from September 13 through October 5, 2008.

Victims are urged to register with FEMA by calling 1-800-621-3362 (FEMA). “Those who were issued an SBA disaster loan application should complete and return it before the **December 2** deadline even if they don’t want a loan. If the SBA is not able to approve a home loan, they will be referred to FEMA for possible grant assistance,” said Frank Skaggs, Director of SBA’s Disaster Field Operations Center in Atlanta.

“I encourage anyone who has not completed their disaster loan application and needs help to meet with a Customer Service Representative at one of the Centers located throughout the disaster area for one-on-one assistance,” added Skaggs.

The Centers are located in the following communities and locations:

FEMA/SBA Disaster Recovery Center

Woodford County	
Emergency Services & Disaster Agency Building	
303 South Main Street	
Roanoke IL 61561	
Open:	Mon - Fri; 9 a.m. to 6 p.m.
	Sat. Nov. 8; 9 a.m. to 1 p.m.
Closed:	Tuesday, Nov. 11 for Veterans Day
Closing:	Thursday, Nov. 13 at the close of business

SBA Disaster Loan Outreach Centers (DLOCs)

Open: Monday-Friday; 9 a.m. to 6 p.m.

All DLOCs will be closed Tuesday, Nov. 11 for Veterans Day

Cook County		
Northeastern Illinois University	Oak Forest Hospital	Des Plaines Theatre Bldg.
Physical Education Bldg.	15900 South Cicero Avenue	1486 Miner Street
3600 W. Foster	Oak Forest, IL 60452	Des Plaines, IL 60016
Chicago, IL 60625		

DuPage County	
DuPage County Complex	
Jack T. Knuepfer Bldg.	
421 N. County Farm Road	
Wheaton, IL 60187	

The SBA offers loans up to \$200,000 to repair disaster damaged primary residences. Homeowners and renters are eligible for loans up to \$40,000 to replace personal property such as furniture, appliances and clothing. Loans to businesses of all sizes and non-profit organizations are available up to \$2 million to repair damage to real estate, machinery, inventory and equipment.

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

Interest rates are as low as 2.875 percent for homeowners and renters and 4.000 percent for businesses with terms up to 30 years. Loan amounts and terms are set by SBA and are based on each applicant's financial condition.

Business owners unable to visit a Center may obtain an application 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. until 9 p.m., and Saturday and Sunday from 9 a.m. until 9 p.m. EST or by emailing the Customer Service Center at disastercustomerservice@sba.gov. Business loan applications can also be downloaded from the SBA website at www.sba.gov/services/disasterassistance. Completed applications should be returned to one of 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 Web site at <https://disasterloan.sba.gov/ela/>.

The filing deadline to return applications for physical damage is **December 2, 2008**. The deadline to return economic injury applications is **July 3, 2009**.

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For more information about the SBA's Disaster Loan Programs, visit our website at www.sba.gov/services/disasterassistance.