

## Contact

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**Subject:** FEMA Disaster Relief Information For Small Businesses

### DISASTER RELIEF FOR SMALL BUSINESSES

The U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) announced that federal aid has been made available to the State of New York to supplement state and local recovery efforts in the area affected by Hurricane Irene beginning on August 26, 2011, and continuing. The President's action makes federal funding available to affected individuals in Ulster County.

Assistance can include low-cost loans to cover uninsured or underinsured property losses and other programs to help business owners recover from the effects of the disaster. For more information <http://www.disasterassistance.gov/>. If you have a business that suffered damages from Hurricane Irene, here are some steps to follow immediately:

- Contact your insurance agent or broker immediately. Make sure you get the proper forms to file a claim.
- Document: Take photos of all the damage before you do any sort of clean-up or renovations and take notes of dates, times, etc. Make a list of the damage.
- If you hire a contractor to do the work, get a few quotes and keep these for references.
- Keep track of ALL expenses with receipts and notes of explanations. These will come in handy when you need to make proof these expenses.
- You need to register with FEMA for help and accurate information. <http://www.fema.gov/assistance/index.shtm>

Whether you own your own business, or own a small agricultural concern or are part of a cooperative located in a declared disaster area, and are the victim of this disaster, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA). Application filing deadlines are Oct. 31, 2011 for physical damage, and May 31, 2012 for economic injury. <http://www.sba.gov/sites/default/files/Factsheet%20NY%2012776.pdf>

To get help for your business and get you started with the processes of these relief programs (FEMA, SBA), you can contact the Mid-Hudson Region Small Business Development Center (SBDC) at 845-339-0025 and/or Ulster Biz Help at (855) 249-4357 <http://www.ulsterbizhelp.com/>.

All support services provided by government agencies during disasters are free – beware of scams! Don't fall prey to empty promises by individuals who make false claims and require you to give them money or confidential information about your bank account, credit card number, etc.

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