



Disaster Field Operations Center East

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SBA Adds Orleans County to Vermont Disaster Declaration

ATLANTA – The [U.S. Small Business Administration \(SBA\)](#) announced today the addition of Orleans County to those where low-interest disaster loans are available to businesses and residents affected by severe storms and flooding in Vermont that began on July 7.

The disaster declaration covers Caledonia, Chittenden, Lamoille, Orange, **Orleans**, Rutland, Washington, Windham, and Windsor counties in **Vermont** which are eligible for both Physical and Economic Injury Disaster Loans from the SBA. Small businesses and most private nonprofit organizations in the following adjacent counties are eligible to apply only for SBA Economic Injury Disaster Loans (EIDLs): Addison, Bennington, Essex, Franklin, and Grand Isle in **Vermont**; Franklin in **Massachusetts**; Cheshire, Grafton, and Sullivan in **New Hampshire**; and Clinton, Essex, and Washington in **New York**.

To assist small businesses and private nonprofit organizations with completing their applications and uploading documents, the SBA has established three Business Recovery Centers (BRCs) which will be open as indicated below:

<p><u>Business Recovery Center</u> Lamoille County</p> <p>The Lamoille County Agriculture Building 29 Sunset Drive Morrisville, VT 05661</p> <p>Hours: Monday to Sunday, 8 a.m. to 5 p.m.</p>	<p><u>Business Recovery Center</u> Washington County</p> <p>Vermont Chamber of Commerce 751 Granger Road Berlin, VT 05641</p> <p>Hours: Monday to Sunday, 8 a.m. to 5 p.m.</p>
<p><u>Business Recovery Center</u> Windsor County</p> <p>Engel & Völkers Okemo Building 126 Main Street Ludlow, VT 05149</p> <p>Hours: Monday to Sunday, 8 a.m. to 5 p.m.</p>	

Businesses and private nonprofit organizations of any size may borrow up to \$2 million to repair or replace disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations, the SBA offers [Economic Injury Disaster Loans \(EIDLs\)](#) to help meet working capital needs caused by the disaster. Economic Injury Disaster Loan assistance is available regardless of whether the business suffered any physical property damage.

Disaster loans up to \$200,000 are available to homeowners to repair or replace disaster-damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace disaster-damaged or destroyed personal property.

Interest rates are as low as **4** percent for businesses, **2.375** percent for nonprofit organizations, and **2.5** percent for homeowners and renters, with terms up to 30 years. Loan amounts and terms are set by the SBA and are based on each applicant's financial condition.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloanassistance.sba.gov/ela/s/> and should apply under SBA declaration # **18016**.

To be considered for all forms of disaster assistance, applicants should register online at [DisasterAssistance.gov](#) or download the FEMA mobile app. If online or mobile access is unavailable, applicants should call the FEMA toll-free helpline at 800-621-3362. Those who use 711-Relay or Video Relay Services should call 800-621-3362.

Disaster loan information and application forms can be obtained by calling the SBA's Customer Service Center at 800-659-2955 (if you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services) or sending an email to DisasterCustomerService@sba.gov. Loan applications can also be downloaded from sba.gov/disaster. Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The filing deadline to return applications for physical property damage is **Sept. 12, 2023**. The deadline to return economic injury applications is **April 15, 2024**.

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About the U.S. Small Business Administration

Recently, U.S. SBA Administrator Isabella Casillas Guzman [announced a policy change](#) granting 12 months of no payments and 0 percent interest. This policy change will benefit disaster survivors and help them to decrease the overall cost of recovery by reducing the amount of accrued interest they must repay. Details are available through the SBA Disaster Assistance Customer Service Center at 800-659-2955. Individuals with verbal or hearing impairments may dial 7-1-1 to access telecommunications relay services from 8 a.m. to 8 p.m. ET, Monday to Friday, or email: DisasterCustomerService@sba.gov.

The U.S. Small Business Administration helps power the American dream of business ownership. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.