



Office of the County Executive

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**SMALL BUSINESS ADMINISTRATION OPENS OUTREACH CENTER
TO HELP FLOOD VICTIMS APPLY FOR ASSISTANCE**

Outreach center open Aug. 22-31

Burlington – Governor Walker has announced that the U.S. Small Business Administration (SBA) approved his request for federal low-interest disaster loans for individuals and businesses affected by flooding in southeastern Wisconsin in July. The SBA will open Disaster Loan Outreach Centers (DLOC) to help flood victims and businesses obtain information and apply for assistance. The DLOC in Racine County will open at 10:00 am on Tuesday, August 22nd and will be located at:

**Western Racine County Service Center (Eppers Room)
209 N. Main St., Burlington, WI 53105**

Opening: Tuesday, Aug. 22 at 10 a.m.
Hours: Weekdays from 8 a.m. to 4:30 p.m.
Saturday, Aug. 26 from 10 a.m. to 2 p.m.
Closed Sunday, Aug. 27

Closing: Thursday, Aug. 31 at 2:30 p.m.

Businesses and individuals may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloan.sba.gov/ela>. They may also obtain information and loan applications by calling the SBA's Customer Service Center at 1-800-659-2955 (1-800-877-8339 for the deaf and hard-of-hearing), or by emailing disastercustomerservice@sba.gov. Loan applications can also be downloaded at www.sba.gov/disaster.

Why didn't we receive FEMA funds?

From business owners to residents, the events of July 11th and 12th caused heart-wrenching pain and damage for many in Racine County. We spent long hours building a case for FEMA to declare Racine County a disaster area so federal dollars could offset some of the losses.

However, based on FEMA's requirements for its individual assistance program, the three-county area of Racine, Kenosha and Walworth did not meet the threshold to warrant a presidential disaster declaration. Specifically, FEMA inspectors needed to confirm 582 homes as either "destroyed" or sustaining "major damage." In Racine, Kenosha and Walworth counties, FEMA declared 3 homes as "destroyed" and 109 with

“major damage.” Simply put, the damage was not widespread enough throughout the region to warrant the declaration.

We are disappointed that FEMA assistance will not be made available. **However, it's important to note that FEMA does not make an individual whole.** In the past, the average grant was about \$3,000-\$5,000.

Since FEMA dollars aren't available, where else can we turn for help?

Small Business Administration (SBA) loans. These will help many affected by flooding get back on their feet. Eligible residents and businesses can obtain low-interest loans.

USDA Rural Development. This agency's Direct Home Loan Program offers financing to qualified very-low and low income applicants that are unable to obtain traditional financing. Applicants must meet income and credit guidelines and demonstrate repayment ability. The maximum loan amount for repair is \$20,000 at a 1 percent interest rate, repayable for up to 20 years. Grants of up to \$7,500 are available to homeowners 62 and older and must be used to remove health or safety hazards, such as fixing a leaking roof, installing indoor plumbing or replacing a furnace. Visit <https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans> for more information and to determine if you may be eligible.

Racine County will continue to work with those affected to identify programs that could possibly offer assistance and relief.

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