



OREGON OFFICE OF EMERGENCY MANAGEMENT

Business Assistance Related to Disaster

This document provides business owners with a number of possible sources of assistance following a natural disaster.

Federal Assistance

Small Business Administration Loans:

Following a declared disaster, the Small Business Administration (SBA) provides low-interest disaster loans to homeowners, renters, businesses of all sizes, and private, nonprofit organizations to repair or replace real estate, personal property, machinery, and equipment, inventory and business assets damaged or destroyed in a declared disaster. Small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, nonprofit organizations of all sizes that have suffered substantial economic injury may also be eligible for an Economic Injury Disaster Loan (EIDL) to meet necessary financial obligations – expenses the business would have paid if the disaster had not occurred. The maximum amount of any business disaster loan (physical and EIDL) is \$2 million.

SBA disaster loan proceeds can also be used to cover the insurance deductible of a related insurance claim.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloan.sba.gov/ela>

Additional information about the SBA's disaster loan program is also available from SBA's Disaster Customer Service Center by calling toll-free at (800) 659-2955, emailing disastercustomerservice@sba.gov or visiting SBA's website at www.sba.gov/services/disasterassistance. Hearing impaired individuals may call (800) 877-8339.

United States Department of Agriculture: Farm Service Agency Assistance Programs:

Several disaster programs are available to assist farmers and ranchers who suffer damage due to a natural disaster. For some programs, funds may be limited. For more information or to apply for these program, contact your local USDA Farm Service Agency (FSA).

Malheur County FSA: 2925 SW 6th Ave., Ontario, OR 541-889-9689

Economic Development Administration:

The Economic Development Administration (EDA) Economic Adjustment program provides grants to help communities and regions address sudden and severe economic dislocations, including those caused by disasters. Following major disasters Congress will often appropriate funds for EDA to use for this purpose. EDA posts Federal Funding Opportunity (FFO) announcements in the Federal Register and on their website at www.eda.gov.

Eligible applicants for disaster recovery funding include cities, counties, states and nonprofit organizations. Even though businesses are not eligible applicants for these grants, they can benefit from them. EDA-funded disaster recovery efforts often include repair and replacement of critical infrastructure such as roads, water delivery and wastewater treatment systems. They may also be used to enhance disaster resiliency by supporting business continuity planning and economic diversification.

Federal and State Tax Relief

Federal: If you experienced a loss from a federally declared disaster, you can deduct that loss from your federal tax return. You may even file amended returns for past years and the Internal Revenue Service (IRS) can expedite your refund, providing you with a quick source of cash that does not have to be repaid. For details, download the Disaster Loss Kit for Businesses Publication 2194-B or contact the IRS Special Disaster Hotline at (866) 562-5227, option #2 or your local IRS office www.irs.gov/localcontacts.

State: Oregon Department of Revenue assists businesses to determine what extensions, waivers or relief might be possible. **Call 503-945-8100. Select option 4, then option 6.**

For additional information for business preparedness and recovery:

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