

Small Business Recovery Assistance Following Wisconsin's Flood



Amidst the tragedy and suffering left behind in the wake Wisconsin flooding, it will take time for Wisconsin's businesses to rebuild and heal. Wisconsin small business owners will have to decide whether to rebuild their business, start a new business or discontinue their business. This document is created in an effort to collect in one location the resources available through both federal and state government.

Flood Disaster victims are urged to register for assistance first by calling 1-800-621-FEMA (3362) or TTY 1-800-462-7585 for the hearing or speech impaired. The telephone numbers operate 8 a.m. to 6 p.m., daily. Victims also can register online at <http://www.fema.gov> and can visit a Disaster Recover Center (referenced below) to meet with recovery specialists.

Small Business Administration

Declared Counties now eligible for disaster assistance loans through the Small Business Administration

Low-interest Federal disaster loans (not to exceed 4 percent) are available to businesses of all sizes and private, non-profit organizations whose property was damaged or destroyed by the severe storms and flooding. Businesses and private non-profit organizations may borrow up to \$1.5 million to repair or replace damaged or destroyed real estate, machinery, equipment, inventory, and other business assets. The Small Business Administration can also lend additional funds to help with the cost of making improvements that protect, prevent or minimize the same type of disaster damage from occurring in the future.

A disaster Loan Outreach Center is open: Monday-Friday from 8:00 a.m. to 5:00 p.m. at the Grant County Bank Building at 115 South Bagley Avenue, Bagley, WI 53801. Individuals and businesses unable to visit the Center in person may obtain information and loan applications by calling toll-free **(800) 659-2955**, Monday through Friday, 8:00 am to 9:00 pm; Saturdays 9:00 am to 5:30 pm EDT). Hearing impaired individuals may call **(800) 877-8339**.

Small businesses and small agricultural cooperatives that have suffered substantial economic injury resulting from a physical disaster or an agricultural production disaster designated by the Secretary of Agriculture may be eligible for the SBA's Economic Injury Disaster Loan (EIDL) Program. The EIDLs will help meet working capital needs caused by the disaster. EIDL assistance is available regardless of whether the business suffered any physical property damage.

Businesses that are located in a declared disaster area and have incurred damage during the disaster may apply for a loan to help repair or replace damaged property to its pre-disaster condition. Through the Physical Disaster Loan, the SBA can make physical disaster loans of up to \$1.5 million to qualified businesses.

www.sba.gov/services/disasterassistance/businessesofallsizes/physicaldisasterloans/index.html

Information on all SBA loans can be found at

http://www.sba.gov/idc/groups/public/documents/wi_milwaukee/wi_sbaproducts.pdf. Veterans and spouses of veterans will want to take advantage of the SBA's Patriot's Express loan that provides the fastest turnaround time for loan approvals.

Assistance from Wisconsin State Agencies

State Emergency Operations Centers

Below are links to affected disaster recovery centers in flood affected areas:

Richland County - <http://www.co.richland.wi.us/floodinfo/index.html>

Vernon County - <http://www.co.vernon.wi.gov/flood/floodInfo.htm>

Crawford County – Contact Crawford County Emergency Management office at 608/326-0266.

The following centers will open from noon to 7 p.m. on Thursday (8/30) and thereafter from 8 a.m. to 7 p.m. daily until further notice:

Crawford County DRC - North Crawford High School
47050 County Road X
Soldiers Grove, WI

La Crosse DRC - Town of Shelby Town Hall
2801 Ward Avenue
La Crosse, WI

Richland DRC - Richland County Production Services Building
301 Industrial Drive
Richland Center, WI

In addition, the State Emergency Operations web site provides up-to-the-minute information regarding flood assistance at <http://emergencymanagement.wi.gov>.

Department of Health and Family Services - Public Health
Businesses in Vernon, Crawford and Richland County that are in need of well test sampling kits should contact their county's public health office.

Richland County Health and Human Services
Public Health Department
P.O. Box 404
221 West Seminary Street
Richland Center, WI 53581
608/647-8821

Vernon County Health Department
E7410 County Hwy BB
P.O. Box 209
Viroqua, WI 54665-0209
608/637-5251

Crawford County Public Health
225 N Beaumont Rd, Suite 306
Prairie du Chien, WI 53821
608/326-0229

The Division of Public Health also provides information to assist persons dealing with mold problems. Businesses involved in mold assessment and remediation must commit to following standards of care. There are no national or state recognized mold certifications. There are a number of credentialing programs that provide evidence of health and safety competency including the American Board of Industrial Hygiene and American Society of Safety Engineers. As in any business, it is important to ask for a statement of qualifications and a client reference list. In particular, consumers should evaluate the professional's familiarity and understanding of the references listed below. Asking to see evidence of professional development, participation in professional organizations and obtaining customer references is also appropriate.

More information can be found at <http://dhfs.wisconsin.gov/eh/HlthHaz/fs/moldinfo.htm> and mold remediation business at <http://dhfs.wisconsin.gov/eh/HlthHaz/pdf/IAQMoldContrs.pdf>.

Residents of Crawford, Vernon, Richland, Sauk and La Crosse counties affected by the flood will have from Monday September 10 to Tuesday, September 18th to apply for food assistance at their local human services office. These residents may be eligible for disaster food assistance benefit, dependent on their family size. An application and information on all local county/tribal agencies, include address and hours can be found at <http://dhfs.wisconsin.gov>.

Department of Agriculture, Trade and Consumer Protection

The Department of Agriculture provides information on their website to assist agricultural businesses in reporting their business losses. Farmers should report losses of outbuildings, equipment, crops and livestock to their county Farm Service Agency (FSA) office AND to their county emergency management offices. Even losses of crops not ordinarily covered by federal farm programs, such as organic vegetables, should be reported. If you need help assessing your losses, your county extension agricultural agent will be able to help. Losses need to be reported to both the FSA and the county emergency management offices to support the state's request for a presidential disaster declaration, which paves the way for financial assistance. The DATCP website provides both FSA and emergency management offices locations at: http://www.datcp.state.wi.us/flood2007/ag_losses.jsp.

The University of Wisconsin-Extension responds with assessments of the damage and provides advice for farmers. More information is available through their website: <http://www.uwex.edu/ces/ag/issues/flood/>. The DATCP offers guidance for persons who sell produce from flooded areas at: <http://emergencymanagement.wi.gov/docview.asp?docid=11799&locid=18>.

Consumer protections laws protect the public from transient home improvement workers and those who may prey on victims of floods. From the consumer protection website, business owners will find the tips on hiring a reliable and honest contractor to assist with repair and rebuilding. To learn more visit the Consumer Protection website at http://www.datcp.state.wi.us/cp/consumerinfo/cp/top-complaints/home_improvement.jsp. You may also contact Consumer Protection for information about repair and rebuilding at 1-800-422-7128.

Department of Commerce

Division of Safety and Buildings A building contractor must inform you (before they enter into a home improvement contract with you) of all required building or construction permits that are necessary to complete the contracted job. To get a building permit for one or two-family homes built after 1980 (in many municipalities, homes of any age), contractors must be registered with the Division of Safety and Buildings (608-266-3151), showing proof they have paid for worker's compensation, unemployment insurance, and have a minimum level of liability or a bond. The liability insurance covers worker and public injuries and damage to property.

The department's website provides a list of those dwelling contractors that are registered with the department, in addition to over 500 other credentialed building trade professionals. This information can be found at: <http://commerce.wi.gov/SB/SB-CredList.html>. The credentials of home inspectors, appraisers, architects, engineers and other professionals can be found on the Department of Regulation and Licensing website at <http://drl.wi.gov/drl/drllookup/LicenseLookupServlet>.

In addition, the Division of also provides a contact list for all licensed building inspectors for the state at <http://commerce.wi.gov/SB/SB-DivCountiesInspectorsList.html#C>.

Division of Housing and Community Development

In response to natural disasters or other catastrophic events, the Division can assist communities eligible to participate in the Small Cities Community Development Block Grant Program (cities, towns and villages with populations below 50,000 and counties other than Milwaukee, Dane and Waukesha). These funds can help communities finance extraordinary clean up costs and expenditures associated with the repair or replacement of public infrastructure needed to restore basic public services.

These funds may also be used to repair uninsured housing damage caused by storms, floods or other disasters or replace housing units destroyed in the disaster. This housing assistance is available only to support low- and moderate-income households. Housing assistance is made available through local municipalities which, in turn, work with eligible households. For information, contact Caryn Stone by phone at 608/267-3682 or by e-mail at Caryn.Stone@Wisconsin.gov.

Department of Natural Resources

The Department of Natural Resources will assist any business cut off by washed out roads and floodwaters to [contact DNR](#) for immediate advice on culvert sizing and other issues to assure the work is done properly.

Farmers are urged to contact their county Land Conservation Department or state water quality and agriculture officials for immediate advice on options for addressing these manure management. For a list of contacts who can provide assistance visit the DNR website <http://www.dnr.state.wi.us/org/water/wm/nps/ag/agcontacts.htm>

Department of Workforce Development

Workers in 14 counties that have been declared disasters are eligible for Disaster Unemployment Assistance for unemployed workers who worked or were self employed if they:

- worked or were self employed in – or were scheduled to begin work or self employment in – one of the affected counties, or were unable to reach their employment because they must travel through the affected area.
- can no longer work or perform services because of physical damage to the place of employment as a direct result of the disaster.
- can establish that the work or self employment they can no longer perform was their primary source of income.
- do not qualify for regular unemployment insurance benefits from any state.
- cannot perform work or self employment because of an injury or because they were incapacitated as a direct result of the disaster.
- became the breadwinner or major financial supporter of a household because of the death of the head of the household.
- cannot work or perform self employment due to closure of a facility by the federal government.
- a majority of income or revenue because the employer or self employed business was damaged, destroyed, or closed by the federal government.

DUA benefits are not payable if an individual is eligible for regular unemployment insurance benefits. This program provides benefits for those who lost employment because of the disaster and do not qualify for regular benefits. Suffering a monetary loss due to damage to property or crops does not automatically entitle an individual to Disaster Unemployment Assistance. Benefits are based on a person's earnings for the most recent tax year. As a result, applicants will be asked to furnish earnings data from their 2006 federal tax returns when filing a claim. The unemployment benefit can range from \$132 to \$355 per week. The first potential week payable for DUA benefits is the week of August 19, 2007 through August 25, 2007.

Workers in Crawford, La Crosse, Richland, Sauk and Vernon must apply for benefits by **September 26, 2007** and workers in Columbia, Dane, Grant, Green, Iowa, Jefferson, Kenosha, Racine, and Rock must apply by **October 8, 2007**. Applications can be filed by calling the Unemployment Insurance Division in Madison at (608) 232-0678, in Milwaukee at (414) 438-7700, and toll-free at 1-800-822-5246. A special (TTY) number for the hearing impaired is also available at 1-888-393-8914. To learn click [here](#).

Office of the Insurance Commissioner

The Office of the Commissioner provides information on how businesses carrying flood insurance can manage their claims so that they can receive the insurance benefits due and have their possessions restored successfully. If a major problem arises, business owners have other sources of assistance. They can consult their insurance agent or local company representative. If you do not get satisfactory answers from their agent or company you are urged to call the Wisconsin Office of the Commissioner of Insurance (OCI) at 1-800-236-8517. The OCI investigates complaints to determine if any insurance laws have been violated. If so, the office may take actions against the agent or company involved. Visit their website for more information http://oci.wi.gov/sm_emp/fl_claims.htm or http://oci.wi.gov/pub_list/pi-084.pdf.

Others Providing Assistance to Flood Victims

The State Bar of Wisconsin lawyers will provide flood victims with free legal assistance in answering questions that may have related to the summer's flood disaster. The toll-free number is available at 1-866-408-8017. Requests from Wisconsin residents will be sent to the State Bar of Wisconsin for referral to Wisconsin attorneys.