

GOVERNOR CUOMO ANNOUNCES LOW-INTEREST LOANS AVAILABLE TO RESIDENTS AND BUSINESSES AFFECTED BY HALLOWEEN STORM

Governor Andrew M. Cuomo today announced that the U.S. Small Business Administration has granted the State's request for a Physical Disaster Declaration for three counties impacted by last year's devastating Halloween storm, which caused more than \$10 million in damages in local communities and affected nearly 400 homes, businesses and non-profits. Essex, Herkimer and Oneida Counties are included in the declaration, and the contiguous counties of Clinton, Franklin, Fulton, Hamilton, Lewis, Madison, Montgomery, Oswego, Otsego, St. Lawrence, Warren and Washington are also eligible for the program. With the declaration granted, impacted individuals, families, businesses and non-profits in eligible counties can now apply for low-interest loans from the Small Business Administration to aid in their recovery.

"I'm glad our federal partners at the SBA have made these low interest loans an option for New Yorkers affected by the devastating Halloween storm," **Governor Cuomo said.** "At the same time, it's extremely disappointing that FEMA denied our request for emergency funding for the three hundred homeowners impacted by the floods. When natural disasters strike, the federal government and FEMA in particular need to step up and help. We will continue to pursue every possible option to provide additional assistance and help these people restore and rebuild their lives. When our neighbors are hurt, we all hurt and we will continue to stand with our fellow New Yorkers in their time of need."

Small Business Administration loans provide aid to eligible homeowners, renters, businesses and others that need financial support following emergencies or weather-related disasters. Following the severe weather and flooding, staff from the SBA and the New York State Division of Homeland Security and Emergency Services conducted a thorough assessment of the damages related to this incident. This assessment confirmed that there was major damage to 145 homes and 29 businesses totaling \$5,632,000 and \$1,545,000 respectively, as well as minor damage to 193 homes and 17 businesses/non-profits totaling \$2,588,000 and \$380,000, respectively.

The following groups may be eligible for help from SBA loans:

- Homeowners: up to \$200,000 to repair or replace damaged or destroyed real estate.
- Homeowners and renters: up to \$40,000 to repair or replace damaged or destroyed personal property.
- Business owners: up to \$2 million for the replacement of real estate, inventories, machinery, equipment and other physical losses.
- Businesses and non-profits: Economic Injury Disaster Loans of up to \$2 million to provide necessary working capital until normal operations resume after a disaster.

New York State Division of Homeland Security and Emergency Services Commissioner Patrick A. Murphy said, "2019's Halloween storm had a devastating impact on communities throughout Upstate New York and continues to have a lasting impact. Thanks to the Governor's leadership, as well as the work of our staff and our local partners, this funding will help affected New Yorkers put the pieces of their lives back together and move forward."

Interest rates can be as low as 1.5 percent for homeowners and renters, 2.75 percent for non-profit organizations and 3.875 percent for businesses, with terms up to 30 years. Loan amounts and terms are set by the SBA and are based on each applicant's financial condition.

Individuals and businesses may apply online using the Electronic Loan Application via SBA's secure website at <https://disasterloan.sba.gov/ela>.

Individuals and businesses may also obtain information and loan applications by calling the SBA's Customer Service Center at 1-800-659-2955 or 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. Completed applications should be returned to the Center or 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 April 27, 2020. The deadline to return economic injury applications is November 25, 2020.

SBA's customer service representatives will be available at Disaster Loan Outreach Centers to answer questions about the disaster loan program and help individuals complete their applications.

The centers are located below and will be open as indicated:

Oneida County

Whitesboro Fire Department
171 Oriskany Blvd. 2nd Floor
Whitesboro, NY 13492

Opening Date

Fri., Feb. 28 from 11 a.m. - 5 p.m.

Hours

Mon. - Thu. from 9 a.m. - 6 p.m.

Fri. from 9 a.m. - 5 p.m.

Sat. Feb. 29 from 10 a.m. - 2 p.m.

Sat. Mar. 7 from 10 a.m. - 2 p.m.

Closed

Sundays

Closing Date

Thu., Mar. 12 from 9 a.m. - 4 p.m.

Herkimer County

Newport Fire Department
7350 Main Street
Newport, NY 13416

Opening Date

Fri., Feb. 28 from 11 a.m. - 6 p.m.

Hours:

Mon. - Fri. from 9 a.m. - 6 p.m.

Sat. Feb. 29 from 10 a.m. - 2 p.m.

Sat. Mar. 7 from 10 a.m. - 2 p.m.

Closed

Sundays

Closing Date

Thu., Mar. 12 from 9 a.m. - 4 p.m.

Essex County

Schroon Town Library

15 Leland Ave.
Schroon Lake, NY 12870

Dates

Fri., Feb. 28 from 11 a.m. - 5 p.m.
Sat., Feb. 29 from 10 a.m. - 2 p.m.
Mon., March 2 from 9 a.m. - 5 p.m.
Tues., March 3 from 9 a.m. - 5 p.m.
Wed., March 4 from 9 a.m. - 5 p.m.

Hamilton County

Lake Pleasant Library
2862 State Route 8
Speculator, NY, 12164

Opening Date

Fri., Feb. 28 from 11 a.m. - 6 p.m.

Hours

Mon. - Fri. from 9 a.m. - 6 p.m.

Sat. Feb. 29 from 10 a.m. - 2 p.m.

Sat. Mar. 7 from 10 a.m. - 2 p.m.

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The National Weather Service and New York State Mesonet data indicate upstate New York received a widespread two to five inches of rain with isolated amounts up to seven inches during the storm. Although it began on October 31 and lasted into November 1, most rain fell within a six-hour period. This storm produced heavy rainfall, flash flooding, and strong winds. In fact, flooding reached record levels on the West Canada Creek at the Hinckley Dam and Kast Bridge, Sacandaga River at Hope and Mohawk River at Little Falls. Some residents in the Mohawk Valley also needed to be evacuated, including residents in the Village of Frankfort in Herkimer County near Moyer Creek and in Chadwicks in Oneida County near Sauquoit Creek. Forty State and local members of Task Force 2, the State's swift water rescue team, rescued 65 people and 14 animals during the storm.

Over the course of the storm, more than 100 state roads were damaged, closed, or otherwise impassable at the peak of the incident from floodwaters which overtopped multiple roads, bridges and culverts. Damage was caused by several weather-related factors ranging from erosion of roadway shoulders and damage to bridges, to complete destruction of culverts and roadways. Utility crews also had to restore power to more than 650,000 electric customers affected by the heavy rain, strong winds and gusts which lashed New York State beginning Oct. 31 through Nov. 2. At its peak, there were 246,621 customers without power.

On November 1, the Governor [declared a state of emergency](#) for Cayuga, Chautauqua, Cortland, Dutchess, Erie, Essex, Hamilton, Herkimer, Jefferson, Montgomery, Oneida, Saratoga and Warren counties. Before, during and following the storm, Governor Cuomo also directed the deployment of a wide range of state response equipment from multiple state agencies, hundreds of state personnel,

members of the National Guard, and various other resources to assist localities with response and clean-up operations. The Governor also established nine Disaster Assistance Services Centers throughout the Mohawk Valley and North Country immediately following the storm to provide residents with recovery services offered by state, county and non-profit organizations.

About DHSES

The Division of Homeland Security and Emergency Services provides leadership, coordination and support for efforts to prevent, protect against, prepare for, respond to, and recover from terrorism, man-made and natural disasters, and other emergencies. For more information, visit the DHSES Facebook page, follow @NYSDHSES on Twitter and Instagram, or visit dhSES.ny.gov

New York State Watch Center

Office of Emergency Management

Division of Homeland Security and Emergency Services

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