



FEMA

# Fact Sheet

January 3, 2013  
DR-4086-NJ FS-004  
FEMA News Desk: 877-434-4084  
NJOEM PIO Contact: 609-963-6818

## HOW YOUR BUSINESS CAN RECOVER FROM HURRICANE SANDY

For business owners in New Jersey who are struggling to deal with losses incurred during or after Hurricane Sandy, there may be additional assistance available.

**Have physical losses?** The Small Business Administration provides low-interest loans to business owners to help repair and replace property and equipment that may have been destroyed during the storm. The deadline for this type of loan is Jan. 30, 2013. See [www.sba.gov/content/applying-disaster-loan](http://www.sba.gov/content/applying-disaster-loan) for details.

**Sustained economic injury?** The SBA's economic injury disaster loans can help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private, nonprofit organizations of any size to meet financial obligations. These commitments may include fixed debts, payroll and accounts payable, as well as operating expenses that could have been paid if the disaster had not occurred. See [www.sba.gov/content/economic-injury-disaster-loans](http://www.sba.gov/content/economic-injury-disaster-loans) for more information.

**Losses to your farm?** The Farm Services Agency offers a number of loans and grants to help producers recover from production and physical losses that resulted from the hurricane. For more information, see [www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=landing](http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=landing).

**Unemployment assistance for the self-employed?** Self-employed entrepreneurs may qualify for disaster-related unemployment assistance. Read the FAQs at [lwd.dol.state.nj.us/labor/ui/aftrfile/dua\\_faq.html](http://lwd.dol.state.nj.us/labor/ui/aftrfile/dua_faq.html) to get started.

**Need a road map for disaster help?** The New Jersey Business Action Center's "One Stop Shop" serves as an information clearinghouse for Hurricane Sandy business recovery assistance. The storm call center number is 866-534-7789. Visit [www.state.nj.us/njbusiness/](http://www.state.nj.us/njbusiness/) for help.

**Need an economic boost?** The New Jersey Economic Development Authority can provide disaster survivors with access to capital, including tax-exempt and taxable bond financing, loans, loan guarantees and tax incentives. For more information, visit [www.njeda.com](http://www.njeda.com).

(MORE)

## HOW YOUR BUSINESS CAN RECOVER - Page 2

**Need to hire and train someone?** The New Jersey Department of Labor and Workforce Development can help. Be sure to check the availability of grants to train and hire certain workers under the [Recovery4Jersey](#), [Skills4Jersey](#) and [Opportunity4Jersey](#) programs. Learn more at [lwd.dol.state.nj.us/labor/lwdhome/press/2012/20121211\\_threeprongrecoveryplan.html](http://lwd.dol.state.nj.us/labor/lwdhome/press/2012/20121211_threeprongrecoveryplan.html).

**Need tax relief?** The IRS has approved certain tax relief measures for Hurricane Sandy, which allow for expedited refunds or delayed tax filings. Visit [www.irs.gov/uac/Tax-Relief-in-Disaster-Situations](http://www.irs.gov/uac/Tax-Relief-in-Disaster-Situations) or for more info.

**Flood elevation and mapping?** Understand what flood elevation mapping means to you and your business. Visit [www.region2coastal.com/](http://www.region2coastal.com/).

###