

# **RESIDENT Resources**

## **1.) U.S. Small Business Administration**

Patricia Pettey, Economic Development Specialist/AO (608) 441-5519

[patricia.pettey@sba.gov](mailto:patricia.pettey@sba.gov)

WEBSITE: <https://www.sba.gov/funding-programs/disaster-assistance>

**WHAT: Loan – see below for amounts and % rates**

**WHEN: Has one available today, Post-Declaration will have more a desirable option.**

**FOR: Homeowners, Renters & Homeowners for Personal Property, Business**

- SBA Amounts: Businesses up to \$2 million; Homeowners up to \$200,000; Renters & Homeowners for Personal Property up to \$40,000 --- Rates of 3%; Terms will vary
  - Set to assist for bringing property back to what it was. Not improvements.
  - If declaration approved: loans for homeowners (Primary homes only), renters, businesses, non-profits, church and school. Current loans for businesses and for-profit entities.
  - Contact FEMA first. You will be assigned a number and then be referred to SBA.
  - No Grants. Direct Loans from SBA (no financial institution involved).
  - LOAN APPLICATION: <https://disasterloan.sba.gov/ela/Information/Index> Applications are due 60 days after disaster has been declared, even if partially submitted. Applications can be paper or online. Loans can assist before insurance money comes in. Loans can be paid back if insurance money comes in and then re-amortized. Terms can be flexible to assist people.
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## **2.) USDA Rural Development**

Justin Kirking, Business & Cooperative Programs Specialist (715) 345-7639

[justin.kirking@wi.usda.gov](mailto:justin.kirking@wi.usda.gov)

WEBSITE: <https://www.rd.usda.gov/wi>

**WHAT: Loans and Grants**

**WHEN: Available Now**

**FOR: Homes - and Public Infrastructure & Essential Community Facility Loans, Business**

- There are several USDA funded revolving loan funds throughout the region that can be accessed by businesses.
  - Rural Development has business loan guarantees of up to \$25 million for long-term recovery and growth projects
  - Home Repair Loans and Grants Program – income eligibility requirements
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## **3.) Wisconsin Housing & Economic Development Authority**

George Petak, Sr. Business & Community Engagement Officer (608) 266-7940

[George.Petak@wheda.com](mailto:George.Petak@wheda.com)

WEBSITE: <https://www.wheda.com/>

**WHAT: Loan**

**WHEN: Available AFTER President Declaration and AFTER Insurance/other funding sources**

**FOR: Homeowners primarily. (Does have some business assistance programs)**

- WHEDA will have \$10,000 LOANS available to homeowners impacted by the floods to fill the gap left AFTER other funding sources...for example FEMA and Insurance
- Call: 1-800-562-5546 for additional information

- Press Release from Wisconsin Governor about Funding source from WHEDA  
<https://walker.wi.gov/press-releases/saving-our-small-towns-governor-walker-announces-4-million-new-direct-assistance>
  - WHEDA also has a variety of housing and business assistance programs
  - Board of Commissioners of Public Lands is a great resource for community recovery (not business): <http://bcpl.state.wi.us/>
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**4.) Wisconsin Department of Administration – Community Development Block Grant Program**

Dianne McGinnis, Vernon County Resources & Community Development Director (608) 637-5379

[diane.mcginnis@vernoncounty.org](mailto:diane.mcginnis@vernoncounty.org)

WEBSITE: <https://doa.wi.gov/Pages/LocalGovtsGrants/Community-Development-Block-Grant-Emergency-Assistance-Program-.aspx>

**WHAT: Grants and Loans – Focused on Low to Moderate Income individuals**

**WHEN: Now**

**FOR: Homeowners and Businesses**

- Emergency assistance for housing, business and public facilities
  - Assistance for businesses is in the form of a loan
  - Focused on Low-Moderate Income (LMI) individuals and communities – and must prove employment.
  - LMI for individuals is 80% of county median income; communities must have 51% of individuals that are less than 80% of county median income.
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**5.) Federal Home Loan Bank of Chicago**

Brian D. Frame, CMB, AMP (312) 552-1724

[bframe@fhlbc.com](mailto:bframe@fhlbc.com)

WEBSITE: <https://www.fhlbc.com/>

**WHAT: Grants of up to \$5000 for qualifying homeowners and Businesses**

**WHEN: Available After President Declaration**

**FOR: Homeowners and Businesses**

- It offers grants of up to \$5,000 for qualifying homeowners and businesses
  - Community First Disaster Relief Program (<https://www.fhlbc.com/community-investment/community-first-programs/community-first-disaster-relief>) has been offered in the past when areas have received Disaster Declarations
  - This is not available yet but may be in the future for this flooding event
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**6.) USDA Farm Service Agency**

Jessi Nagel, Farm Loan Officer (608) 637-2183

[jessi.nagel@wi.usda.gov](mailto:jessi.nagel@wi.usda.gov)

WEBSITE: <https://offices.sc.egov.usda.gov/locator/app?state=wi&agency=fsa>

**WHAT: Loan**

**WHEN: Available After President Declaration**

**FOR: Farmers**

- Agricultural producers who suffered crop or livestock losses should contact your local Farm Service Agency office within 30 days
- Also report your farm damage and losses to FEMA

- Immediate, Intermediate and Long-term Resources
  - If declared emergency there will be emergency loans available
  - May also be assistance for forage and livestock losses, waterway damage, etc
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### **Local/Regional Contact Info**

Wisconsin Economic Development Corporation

Jenny Kuderer, Regional Economic Development Director  
(Vernon, Monroe, La Crosse, Jackson, Juneau, Buffalo, Trempealeau)

[Jennifer.kuderer@wedc.org](mailto:Jennifer.kuderer@wedc.org) - (608) 210-6820

Vernon County

Diane McGinnis, Resource & Development Director

[diane.mcginnis@vernoncounty.org](mailto:diane.mcginnis@vernoncounty.org) - 608-637-5379

Vernon County

Christina Dollhausen, Economic Development Coordinator

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Viroqua Chamber Main Street

Nora Roughen-Schmidt, Executive Director

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Vernon Economic Development Association (VEDA)

Sue Noble, Executive Director

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7 Rivers Alliance

Chris Hardie, CEO

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