

2005 AUG 25



FEMA

AUG 17 2005

The Honorable John F. Kerry
United States Senate
Washington, D.C. 20510

Dear Senator Kerry:

Thank you for your letters of June 14, 21, and 24, 2005, to President George W. Bush and Michael D. Brown, Under Secretary of Homeland Security for Emergency Preparedness and Response, co-signed by Senator Edward M. Kennedy and members of the Massachusetts Congressional delegation. You wrote in support of Governor Mitt Romney's request for a major disaster declaration for the Commonwealth of Massachusetts as a result of the recent red tide outbreak.

A variety of factors lead to the declaration of a major disaster. The severity, magnitude and impact of an event on a community are primary considerations. When requesting Federal assistance, a governor must certify that an event is beyond the combined capabilities of the State and local governments. FEMA representatives consider the number of homes destroyed or damaged and the threat to public health and safety. We also look at the impact of the event on local and State government services, functions and facilities. The level of insurance coverage in place and the availability of resources from other Federal, State, local and voluntary organizations are also factors to be considered.

On June 23, 2005, Under Secretary Brown informed Governor Romney that his request had been denied.

The U.S. Small Business Administration (SBA), which provides the nation's primary disaster assistance in the form of low-interest loans, has issued a disaster declaration for Massachusetts. Under this declaration, Economic Injury Disaster Loans (EIDLs) are available to small businesses that are unable to pay bills or meet operating expenses. The purpose of the program is to provide working capital to businesses so they can recover from the impact of this disaster. Eligible small businesses may qualify for loans up to \$1.5 million with an interest rate of 4 percent and terms extending up to 30 years. The EIDL program does not address physical damage losses. Interested small business owners are urged to visit an SBA workshop or to call the SBA at (800) 659-2955 for more information. The deadline to apply is March 14, 2006.

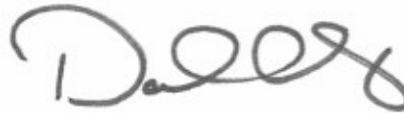
Senator John F. Kerry

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Should you have further questions, please have a member of your staff contact our Office of Legislative Affairs at (202) 646-4500.

Sincerely,

A handwritten signature in black ink, appearing to read "D. Craig". The signature is fluid and cursive, with a large initial "D" and a long, sweeping underline.

Daniel A. Craig
Director
Recovery Division
Emergency Preparedness and Response

cc: The White House