



U.S. Small Business Administration

# ***DISASTER NEWS***

*Loans for Homeowners, Renters and Businesses of All Sizes*

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## **SBA Adds Additional County to Declaration; Deadline to Apply for Physical Damage Disaster Loans Is June 29**

**ATLANTA** – The U.S. Small Business Administration announces today that DeKalb County is added to the disaster declaration for Private, Non-Profit Organizations (PNPs) that do not provide critical services of a governmental nature. The deadline to submit disaster loan applications is **June 29, 2009** for damages caused by severe storms, flooding and tornadoes that occurred on March 25, 2009 through April 3, 2009.

Non-Profit Organizations located in Baldwin, Bullock, Butler, Choctaw, Clarke, Coffee, Covington, Crenshaw, Dale, Dallas, Elmore, Geneva, Henry, Houston, Lamar, Marengo, Perry, Russell, Washington and Wilcox and the newly added **DeKalb** County in the State of Alabama are eligible for both Physical and Economic Injury Disaster Loans from the SBA. Examples of eligible non-critical PNP organizations include, but are not limited to, food kitchens, homeless shelters, museums, libraries, community centers, schools and colleges.

PNPs may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. The SBA also offers mitigation funds to disaster victims based on 20 percent of the verified physical damage. These funds are designed to help borrowers pay for protective measures to minimize damages of the same kind in the future.

The SBA offers Economic Injury Disaster Loans to help meet working capital needs, such as ongoing operating expenses to PNPs of all sizes. Economic Injury Disaster Loan assistance is available regardless of whether the PNP suffered any physical property damage.

Interest rates are as low as 4 percent with terms up to 30 years. Loan amounts and terms are set by the SBA and are based on each applicant's financial condition.

“PNP organizations are urged to contact their County Emergency Managers to obtain information about local briefings. At the meeting, PNP representatives will need to provide information about their organization,” said Frank Skaggs, Director of SBA Field Operations Center East.

This information will be used to submit a “Request for Public Assistance” which FEMA uses to determine if the PNP provides an essential governmental service and meets the definition of a “critical facility.” Based upon that conclusion, FEMA will either refer the PNP to SBA for disaster loan assistance or possibly provide a “Public Assistance” reimbursement grant for eligible costs.

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Disaster loan information and application forms may be obtained by calling the SBA's Customer Service Center at 1-800-659-2955 (1-800-877-8339 for the hearing-impaired) Monday through Friday from 8 a.m. to 9 p.m., and Saturday, 9 a.m. to 9 p.m. EDT. Also, PNP's may obtain information and application forms by sending an email to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). Applications can also be downloaded from [www.sba.gov/services/disasterassistance](http://www.sba.gov/services/disasterassistance). Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

PNPs may visit SBA's secure website at <https://disasterloan.sba.gov/ela/> to apply for disaster loans.

The filing deadline to return applications for physical property damage is **June 29, 2009**. The deadline to return economic injury applications is **January 28, 2010**.

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*For more information about the SBA's Disaster Loan Programs, visit our website at [www.sba.gov/services/disasterassistance](http://www.sba.gov/services/disasterassistance)*