



U.S. Small Business Administration

# DISASTER NEWS

*Loans for homeowners, renters and businesses of all sizes*

↳BA Disaster Assistance – Field Operations Center- East – 101 Marietta Street, NW, Suite 700, Atlanta, GA 30303

Release Date: May 19, 2009

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Release Number: 09-413, AL 11736/11737

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## SBA Disaster Loan Outreach Centers Open In Geneva, Covington and Houston Counties

**ATLANTA** – The U.S. Small Business Administration announces today the opening of three Disaster Loan Outreach Centers (DLOCs) in Alabama. The locations of the Centers will make it convenient for disaster victims affected by the severe storms, flooding and tornadoes that occurred from March 25 – April 3, 2009 to apply for disaster loan assistance. The establishment of the Centers demonstrates SBA’s commitment to ensure that every qualified individual and business receives the help they need to recover from this disaster.

“Assisting individuals and business owners to recover from a disaster is our primary mission,” said Frank Skaggs, director of SBA Field Operations Center East. “We are encouraging anyone affected by this disaster to visit a Center while we still have staff here and obtain individual assistance with completing their loan applications from our representatives.”

The Federal Emergency Management Agency (FEMA) also will be represented at each DLOC. Individual assistance specialists will be able to help people check the status or review their registration for disaster assistance and discuss grant information. Mitigation advisors will be able to provide information for eligible mitigation measures for repairing or rebuilding storm-damaged buildings. Disaster survivors may call the Helpline for more information at 1-800-621-FEMA (3362) or (TTY) 1-800-462-7585.

The locations of the Centers are as follows:

**SBA Disaster Loan Outreach Centers (DLOCs)**

<b>Geneva County</b>	<b>Covington County</b>	<b>Houston County</b>
<b>Geneva County Courthouse</b>	<b>Covington County EMA Office</b>	<b>Houston County Courthouse</b>
200 North Commerce	300 West Watson	114 North Oates Street
Geneva, AL 36340	Andalusia, AL 36240	Dothan, AL 36303
<b>Opens Wednesday, May 20</b>	<b>Opens Wednesday, May 20</b>	<b>Opens Thursday, May 21</b>
<b>Open Monday-Friday; 8:00 AM to 4:30 PM</b>	<b>Open Monday-Friday; 8:00 AM to 4:30 PM</b>	<b>Open Monday-Friday; 8:00 AM to 4:30 PM</b>
<i>(closed May 25 for Memorial Day)</i>	<i>(closed May 25 for Memorial Day)</i>	<i>(closed May 25 for Memorial Day)</i>

Loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace damaged or destroyed personal property. Businesses of any size and non-profit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, inventory, machinery and equipment. The SBA can also lend additional funds to help with the cost of making improvements that protect, prevent or minimize the same type of disaster damage from occurring in the future.

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For small businesses and private non-profit organization of all sizes, the SBA offers Economic Injury Disaster Loans (EIDL) to help meet working capital needs caused by the disaster. EIDL assistance is available regardless of whether the business suffered any property damage.

Interest rates are as low as 2.187 percent for homeowners and renters, and 4.0 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.

Anyone unable to visit one of the Centers may 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 hearing impaired) Monday through Friday from 8 a.m. to 9 p.m. EDT, or by sending an email to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). Applications may also be downloaded from [www.sba.gov/services/disasterassistance](http://www.sba.gov/services/disasterassistance) and returned to one of the Centers or mailed to: U. S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, Texas, 76155.

Additionally, victims may apply for disaster loans on SBA's secure website at <https://disasterloan.sba.gov/ela/>.

The filing deadline to return applications for physical property damage is **June 30, 2009**. The deadline to return economic injury applications is **February 1, 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).*