



U.S. Small Business Administration

# ***DISASTER NEWS***

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

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

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## **SBA Disaster Loan Outreach Center Opens In Hamilton County**

**ATLANTA** – The U.S. Small Business Administration announces today the opening of the Disaster Loan Outreach Center (DLOC) in Hamilton County, Florida. The location of the Center will make it convenient for disaster survivors affected by the severe storms, flooding and tornadoes that occurred from March 26 – May 5, 2009, to apply for disaster loan assistance. The establishment of the Center 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.”

Many residents and businesses that registered with FEMA for assistance have received an SBA disaster loan application. Completing the loan application and returning it is a crucial step toward disaster recovery. Homeowners and renters unable to obtain a disaster loan from the SBA may be referred to FEMA for grant consideration. To be eligible for these grants, applicants must submit their SBA loan application even if they do not want a loan. No one is required to accept a loan.

The location of the Center is as follows:

**Hamilton County Emergency Management Center  
1133 US Hwy 41 NW  
Jasper, FL 32052**

**Opens: Tuesday, May 26 at 8:00 am**

**Open: Monday – Friday; 8:00 am to 5:00 pm**

**Closing: Thursday, May 28 at the close of business**

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 the Center 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 (Closed in observance of Memorial Day) 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 the Center 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 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).*