



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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**Contact:** Michael Lampton  
**Phone:** 404-331-0333

## **Ten Counties Added to Assist Georgia Residents Affected by Severe Storms and Flooding**

**WASHINGTON** – Following the announcement of the Presidential disaster declaration in Georgia for several counties affected by the severe storms and flooding that began on September 18, 2009 additional counties became eligible.

The disaster declaration covers the counties of Bartow, Carroll, Catoosa, Chattooga, Cherokee, Cobb, Coweta, DeKalb, Douglas, Fulton, Gwinnett, Heard, Newton, Paulding, Rockdale, Stephens and Walker and for Economic Injury Only the contiguous counties of Banks, Barrow, Butts, Clayton, Dade, Dawson, Fayette, Floyd, Forsyth, Franklin, Gordon, Habersham, Hall, Haralson, Henry, Jackson, Jasper, Meriwether, Morgan, Pickens, Polk, Spalding, Troup, Walton and Whitfield in the State of Georgia; contiguous counties of Cherokee, Cleburne, DeKalb and Randolph in the State of Alabama; contiguous county of Oconee in the State of South Carolina and the contiguous county of Hamilton in the State of Tennessee.

Disaster loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible up to \$40,000 to repair or replace damaged or destroyed personal property.

Businesses and non-profit organizations of any size may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. 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 in the future.

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

Interest rates are as low as 2.750 percent for homeowners and renters and 4 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.

To be considered for all forms of disaster assistance call the Federal Emergency Management Agency (FEMA) at 1-800-621-FEMA (3362), TTY 1-800-462-7585 for the hearing impaired. Additional details on the location of Disaster Recovery Center(s) and the loan application process can be obtained by calling the SBA Customer Service Center at 1-800-659-2955 (1-800-877-8339 for the hearing impaired), Monday through Friday from 8 a.m. to 6 p.m.; EDT or sending an email to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

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Georgia residents affected by this disaster may fill out a loan application online by visiting SBA's secure Web site at <https://disasterloan.sba.gov/ela/>.

The filing deadline to return applications for physical property damage is **November 23, 2009**. The deadline to return economic injury applications is **June 24, 2010**.

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