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## Disaster Field Operations Center East

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### **SBA Offers Disaster Assistance to Businesses and Residents of Florida Affected by Tropical Storm Elsa**

**WASHINGTON** – Florida businesses and residents affected by Tropical Storm Elsa on July 8, 2021 can apply for low-interest disaster loans from the U.S. Small Business Administration, Administrator Isabella Casillas Guzman announced today.

Administrator Guzman made the loans available in response to a letter from Florida Gov. Ron DeSantis' Authorized Representative Kevin Guthrie on July 20, requesting a disaster declaration by the SBA. The declaration covers Alachua County and the adjacent counties of Bradford, Columbia, Gilchrist, Levy, Marion, Putnam and Union in **Florida**.

“The SBA is strongly committed to providing the people of **Florida** with the most effective and customer-focused response possible to assist businesses of all sizes, homeowners and renters with federal disaster loans,” said Guzman. “Getting businesses and communities up and running after a disaster is our highest priority at SBA.”

In accordance with health precautions for COVID-19, the SBA will not establish a field presence to assist survivors. However, the SBA will continue to provide customer service and conduct outreach virtually with webinars, phone assistance and step-by-step application assistance. The SBA has opened a Virtual Disaster Loan Outreach Center to help survivors apply online using the Electronic Loan Application via the SBA's secure website at [DisasterLoanAssistance.sba.gov/ela/s](https://DisasterLoanAssistance.sba.gov/ela/s). Virtual customer support representatives are available to help applicants complete the online application during these hours:

#### **Virtual Disaster Loan Outreach Center (VDLOC)**

Open: **Monday-Sunday (7 days/week)**

Hours: **8 a.m. – 8 p.m. EDT**

Email: [FOCE-Help@sba.gov](mailto:FOCE-Help@sba.gov)

Phone: **(800) 659-2955**

Survivors should contact the SBA's Disaster Customer Service Center at **(800) 659-2955** for assistance in completing their loan applications. Requests for SBA disaster loan program information may be obtained by emailing [FOCE-Help@sba.gov](mailto:FOCE-Help@sba.gov).

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The SBA will conduct extensive outreach to ensure that those affected by the disaster have an opportunity to apply for assistance.

“Businesses and private nonprofit organizations may borrow up to \$2 million to repair or replace disaster damaged or destroyed real estate, machinery and equipment, inventory, and other business assets,” said SBA’s North Florida District Director J. Malcolm Richards.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations, 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.

“Loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for loans up to \$40,000 to repair or replace damaged or destroyed personal property,” said Kem Fleming, director of SBA’s Field Operations Center East in Atlanta.

Applicants may be eligible for a loan amount increase up to 20 percent of their physical damages, as verified by the SBA for mitigation purposes. Eligible mitigation improvements may include a safe room or storm shelter, sump pump, French drain or retaining wall to help protect property and occupants from future damage caused by a similar disaster.

Interest rates are as low as 2.880 percent for businesses, 2 percent for nonprofit organizations, and 1.625 percent for homeowners and renters, with terms up to 30 years. Loan amounts and terms are set by the SBA and are based on each applicant’s financial condition.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA’s secure website at [DisasterLoanAssistance.sba.gov/ela/s](https://DisasterLoanAssistance.sba.gov/ela/s)

Businesses and individuals may also obtain information and loan applications by calling the SBA’s Customer Service Center at 1-800-659-2955 (1-800-877-8339 for the deaf and hard-of-hearing), or by emailing [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov). Loan applications can also be downloaded at [sba.gov/disaster](https://sba.gov/disaster). Completed applications should be returned to the center or mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The filing deadline to return applications for physical property damage is **Sept. 20, 2021**. The deadline to return economic injury applications is **April 22, 2022**.

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### **About the U.S. Small Business Administration**

*The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit [sba.gov](https://sba.gov).*