



# NEWS RELEASE

## Disaster Field Operations Center East

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### SBA Opens Business Recovery Centers in Taylor and Wakulla Counties, Florida

**ATLANTA** –The U.S. Small Business Administration (SBA) announced the opening of Business Recovery Centers (BRC) in Taylor and Wakulla Counties, Florida on Monday, Oct. 15, to help businesses impacted by Hurricane Michael. The SBA offers low-interest, long-term disaster loans for physical damage and working capital.

Due to the severe damages caused by Hurricane Michael, recovery centers may not immediately open in the disaster area. As a result, disaster survivors may register for federal assistance online at [DisasterAssistance.gov](http://DisasterAssistance.gov) and apply for SBA disaster loan assistance using the Electronic Loan Application (ELA) via the SBA’s secure website at [DisasterLoan.sba.gov](http://DisasterLoan.sba.gov). If online or mobile access is unavailable, applicants should call the FEMA toll-free helpline at 800-621-3362. Those who use 711-Relay or Video Relay Services should also call 800-621-3362.

Disaster survivors don’t have to wait to submit their insurance claim to apply for a SBA disaster loan because we can approve and disburse your loan funds while the claim is pending. If a survivor does not know how much of their loss will be covered by insurance or other sources, SBA will consider making a loan for the total loss up to its loan limits, provided the borrower agrees to use insurance proceeds to reduce or repay their SBA loan.

SBA representatives at the Centers will provide information about disaster loans, answer questions and assist businesses with completing the SBA application.

The Centers are located as indicated below and will operate until further notice:

<p><b><u>Taylor County</u></b>  Super Pufft Snacks  <b><u>700 W. Lance Drive</u></b>  Perry, FL 32348</p> <p>Opens: Monday, Oct. 15 at 11 a.m.  Hours: Monday - Saturday, 9 a.m. – 6 p.m.  Closed: Sundays</p>	<p><b><u>Wakulla County</u></b>  Wakulla County Community Center  <b><u>322 Shadeville Road</u></b>  Crawfordville, FL 32327</p> <p>Opens: Monday, Oct. 15 at 11 a.m.  Hours: Monday - Saturday, 9a.m. – 6 p.m.  Closed: Sundays</p>
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“The SBA is committed to facilitating economic recovery in this disaster. We want area businesses to have a resource where they can meet individually with SBA representatives and find out how a

low-interest disaster loan can help them recover," said Kem Fleming, director of SBA's Field Operations Center East in Atlanta.

Businesses and private nonprofit organizations of any size may borrow up to \$2 million to repair or replace disaster damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. Applicants may be eligible for a loan 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.

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.

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

Interest rates are as low as 3.675 percent for businesses, 2.5 percent for nonprofit organizations and

2 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.

Additional details on the locations of Disaster Recovery Centers and the loan application process can be obtained by calling the SBA Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by sending an e-mail to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

SBA offers disaster loan assistance to businesses with the help of SBA's resource partners: the Small Business Development Centers (SBDCs), SCORE, and the Women Business Centers (WBCs). For more information on these services, please go to [www.sba.gov](http://www.sba.gov) to locate the nearest SBA district office and/or SBA's resource partners.

The filing deadline to return applications for physical property damage is **Dec. 10, 2018**. The deadline to return economic injury applications is **July 11, 2019**.

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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 [www.sba.gov](http://www.sba.gov).*