



## Disaster Field Operations Center East

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### SBA’s Disaster Loans Are Helping Businesses and Residents, Now top \$11 Million in Florida for Hurricane Sally Damage

**ATLANTA** – Disaster loans from the U.S. Small Business Administration are an affordable way for businesses, private non-profit organizations, homeowners and renters to obtain funds to pay for their uninsured disaster-related losses, including their insurance deductible. The SBA has approved more than \$11 million in disaster loans for businesses and residents with losses resulting from Hurricane Sally in **Florida** on Sept. 14, 2020 to Sept. 28, 2020.

“Currently, 271 disaster loans have been approved in the amount of \$11,331,700 for affected survivors. The SBA encourages anyone who has not applied to act now. Our mission is to help businesses and residents rebuild and resume their normal lives as quickly as possible,” said Michael Lampton, acting director of SBA’s Field Operations Center East in Atlanta.

The disaster declaration covers Bay, Escambia, Okaloosa, Santa Rosa and Walton counties in **Florida**, which are eligible for both Physical and Economic Injury Disaster Loans from the SBA. Small businesses and most private non-profit organizations in the following adjacent counties are eligible to apply only for SBA Economic Injury Disaster Loans: Calhoun, Gulf, Holmes, Jackson and Washington in **Florida**; and Baldwin, Covington, Escambia and Geneva in **Alabama**.

The SBA is operating two Business Recovery Centers where business owners can receive one-on-one assistance submitting their disaster loan applications. In accordance with precautions for COVID-19, the SBA established protocols to help protect the health and safety of the public. Visitors to the BRCs are encouraged to wear a face mask. The Centers are located as indicated below and will operate until further notice.

<p><b><u><a href="#">Okaloosa County Business Recovery Center</a></u></b></p> <p>Bridgeway Center Building C 205 Shell Ave. Fort Walton Beach, FL 32548</p> <p><b>Hours:</b> Sunday-Saturday (7 days a week) 8 a.m. to 8 p.m. (CST)</p>	<p><b><u><a href="#">Escambia County Business Recovery Center</a></u></b></p> <p>East Pensacola Heights Clubhouse 3208 East Gonzalez St. Pensacola, FL 32503</p> <p><b>Hours:</b> Sunday-Saturday (7 days a week) 8 a.m. to 8 p.m. (CST)</p>
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Businesses and private non-profit 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 non-profit 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 for up to \$40,000 to repair or replace disaster damaged or destroyed personal property.

Interest rates are as low as 3 percent for businesses, 2.75 percent for nonprofit organizations and 1.188 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.

To be considered for all forms of disaster assistance, applicants should register online at [DisasterAssistance.gov](https://DisasterAssistance.gov) or download the FEMA mobile app. 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 call 800-621-3362.

Survivors can apply for an SBA disaster loan at [DisasterLoanAssistance.sba.gov](https://DisasterLoanAssistance.sba.gov) and can contact the SBA's Disaster Customer Service Center at **(800) 659-2955** for assistance in completing their loan application. Requests for SBA disaster loan program information may be obtained by emailing [FOCE-Help@sba.gov](mailto:FOCE-Help@sba.gov). The SBA will conduct extensive outreach to ensure that those affected by the disaster have an opportunity to apply for assistance.

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 [www.sba.gov](https://www.sba.gov). Completed applications should be 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 **Dec. 1, 2020**. The deadline to return economic injury applications is **July 2, 2021**.

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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](https://www.sba.gov).*