



Disaster Field Operations Center East

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SBA Adds More Counties to Florida Disaster Declaration

ATLANTA – The [U.S. Small Business Administration \(SBA\)](#) announced today that physical disaster loans are available in seven additional counties. SBA’s low-interest disaster loans are available to Florida businesses and residents due to Hurricane Idalia, that began on August 27.

The disaster declaration covers Citrus, **Columbia**, Dixie, **Gilchrist**, Hamilton, **Hernando**, **Jefferson**, Lafayette, Levy, **Madison**, **Pasco**, **Pinellas**, Suwannee, and Taylor County in **Florida** which are eligible for both Physical and Economic Injury Disaster Loans from the SBA. Small businesses and most private nonprofit organizations in the following adjacent counties are eligible to apply only for SBA Economic Injury Disaster Loans (EIDLs): Alachua, **Baker**, **Hillsborough**, **Leon**, Marion, **Polk**, Sumter, **Union**, and **Wakulla** in **Florida**; and **Brooks**, **Clinch**, Echols, Lowndes, and **Thomas** in **Georgia**.

To assist small businesses and private nonprofit organizations with completing their applications and uploading documents, the SBA has established two Business Recovery Centers (BRCs) which will operate as indicated below:

<p><u>Mobile Business Recovery Center</u> Levy County Cedar Key Community Center 809 6th Street Cedar Key, FL 32625 Opening: Wednesday, Sept. 6, 10 a.m. to 6 p.m. Hours: Wednesday, Sept. 6 through Tuesday, Sept. 12 9 a.m. to 6 p.m. Permanently Closes: Tuesday, Sept. 12 at 6 p.m.</p>	<p><u>Business Recovery Center</u> Suwannee County Suwannee County Chamber of Commerce 212 N Ohio Ave Live Oak, FL 32064 Hours: Monday through Sunday 7 a.m. to 7 p.m.</p>
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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.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations, the SBA offers [Economic Injury Disaster Loans \(EIDLs\)](#) 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 **4%** for businesses, and **2.375%** for nonprofit organizations, and **2.5%** for homeowners and renters, with terms up to 30 years. The SBA sets loan amounts and terms based on each applicant's financial condition. Interest does not begin to accrue until 12 months from the date of the initial disaster loan disbursement. SBA disaster loan repayment begins 12 months from the date of the initial disbursement.

Building back smarter and stronger can be an effective recovery tool for future disasters. Applicants may be eligible for a loan amount increase of 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, elevation, retaining walls, and landscaping to help protect property and occupants from future disasters.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloanassistance.sba.gov/ela/s/> and should apply under SBA declaration # **18118**.

To be considered for all forms of disaster assistance, applicants should register online at 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.

Disaster loan information and application forms can also be obtained by calling the SBA's Customer Service Center at 800-659-2955 (if you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services) or sending an email to DisasterCustomerService@sba.gov. Loan applications can also be downloaded from sba.gov/disaster. 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 **Oct. 30, 2023**. The deadline to return economic injury applications is **May 31, 2024**.

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About the U.S. Small Business Administration

The U.S. Small Business Administration helps power the American dream of business ownership. 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.