



Disaster Field Operations Center East

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Deadline Alert for SBA Disaster Assistance in Pennsylvania for Flooding

ATLANTA – The U.S. Small Business Administration (SBA) encourages businesses of all sizes, private nonprofit organizations, homeowners and renters to apply for a disaster loan for physical damage before the **Feb. 11** deadline. Anyone in the declared counties in **Pennsylvania** with damages caused by flooding on Aug. 10-15, 2018 should apply for the SBA disaster loan assistance.

The declaration covers Bradford, Columbia, Delaware, Northumberland, Schuylkill and Susquehanna counties and the adjacent counties of Berks, Carbon, Chester, Dauphin, Lackawanna, Lebanon, Lehigh, Luzerne, Lycoming, Montgomery, Montour, Perry, Philadelphia, Snyder, Sullivan, Tioga, Union, Wayne and Wyoming in **Pennsylvania**; New Castle in **Delaware**; Gloucester in **New Jersey**; and Broome, Chemung and Tioga in **New York**.

Businesses and nonprofits can apply up to \$2 million to repair or replace disaster damaged real estate, machinery, equipment, inventory, and other business assets. Loans for working capital, known as Economic Injury Disaster Loans, are available even if the business did not suffer any physical damage. Homeowners can apply up to \$200,000 to repair or replace disaster damaged real estate. Homeowners and renters can apply up to \$40,000 to repair or replace damaged personal property including automobiles.

Interest rates are as low as 3.675 percent for businesses, 2.5 percent for private nonprofit organizations, and 2 percent for homeowners and renters, with terms up to 30 years. The SBA determines loan amounts and terms based on each applicant's circumstances.

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 to help protect property and occupants from future damage caused by a similar disaster.

Applicants may apply online using the Electronic Loan Application (ELA) via the SBA's secure website at DisasterLoan.sba.gov.

Additional details on 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. Loan applications can also be downloaded at 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 submit applications for physical property damage is **Feb. 11, 2019**. The deadline for economic injury applications is **Sept. 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.