



Disaster Field Operations Center East

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SBA Offers Disaster Assistance to Businesses and Residents of Pennsylvania Affected by Flash Flooding

WASHINGTON – Pennsylvania businesses and residents affected by flash flooding on July 12, 2021, may apply for low-interest disaster loans from the U.S. Small Business Administration, announced SBA Administrator Isabella Casillas Guzman.

Guzman made the loans available in response to a letter from Pennsylvania Gov. Tom Wolf on July 27 requesting a disaster declaration by the SBA. Businesses and residents in the declared area can now apply for low-interest disaster loans. The declaration covers the primary counties of Bucks, Philadelphia and Tioga in **Pennsylvania**; and the adjacent counties of Bradford, Delaware, Lehigh, Lycoming, Montgomery, Northampton and Potter in **Pennsylvania**; Burlington, Camden, Gloucester, Hunterdon, Mercer and Warren in **New Jersey**; and Chemung and Steuben in **New York**.

“The SBA is strongly committed to providing the people of Pennsylvania 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 the SBA.”

To assist businesses and residents affected by the disaster, the SBA will open Disaster Loan Outreach Centers (DLOCs) in Philadelphia and Bucks counties, and a Virtual Disaster Loan Outreach Center as indicated below.

<p><u>Bucks County</u></p> <p>Lower Bucks Government Services Center 7321 New Falls Road Levittown, Pennsylvania 19055</p> <p>Opening: Monday, Aug. 2 at noon</p> <p>Hours: Monday – Friday, 9 a.m. - 6 p.m. Open: Saturday, Aug. 7, 10 a.m. - 2 p.m. (Open one Saturday only) Closed: Sunday</p> <p>Closing: Thursday, Aug. 12 at 4 p.m.</p>	<p><u>Philadelphia County</u></p> <p>Katharine Drexel Library 11099 Knights Road Philadelphia, Pennsylvania 19154</p> <p>Opening: Monday, Aug. 2 at noon</p> <p>Hours: Monday – Friday, 9 a.m. - 5 p.m. Open: Saturday, Aug. 7, 10 a.m. - 2 p.m. (Open one Saturday only) Closed: Sunday</p> <p>Closing: Thursday, Aug. 12 at 4 p.m.</p>
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Virtual DLOC

Virtual customer support representatives are available to help applicants who cannot come to the DLOC to complete the online application during these hours:

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

Hours: 8 a.m. – 8 p.m. EDT

Email: FOCE-Help@sba.gov

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

Customer Service Representatives will be available at the DLOCs to answer questions about the disaster loan program and help individuals complete their applications. Due to the ongoing COVID-19 pandemic, the SBA has established protocols to help protect the health and safety of the public. All visitors to the DLOC are encouraged to wear a face mask.

“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 Philadelphia District Director Stephen R. Dixel.

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 **2.88** 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 and should apply under SBA declaration # 17054, not for the COVID-19 incident.

Disaster loan information and application forms may also be obtained by calling the SBA’s Customer Service Center at **800-659-2955** (800-877-8339 for the deaf and hard-of-hearing) or by emailing DisasterCustomerService@sba.gov. Loan applications may be downloaded at 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.

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The filing deadline to return applications for physical property damage is **Sept. 27, 2021**. The deadline to return economic injury applications is **April 29, 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.