



U.S. Small Business Administration

# DISASTER NEWS

*Loans for Homeowners, Renters and Businesses of All Sizes*

SBA Disaster Assistance – Field Operations Center- East – 101 Marietta Street, NW, Suite 700, Atlanta, GA 30303

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## SBA Opens Four More Disaster Loan Outreach Centers In Georgia

ATLANTA – The U.S. Small Business Administration announces today that they are establishing Disaster Loan Outreach Centers in Cherokee, DeKalb, Fulton and Paulding counties. This will make seven Disaster Loan Outreach Centers open for disaster victims in Georgia. The establishment of these Centers makes it convenient for victims in these counties to get one-on-one assistance and to ensure that every qualified individual and business receives the help they need to recover from the severe storms and flooding that occurred on September 18, through October 8, 2009 in Georgia.

“Assisting individuals and business owners to recover from a disaster is our primary mission,” said Frank Skaggs, director of SBA Field Operations Center East. “We are encouraging anyone affected by this disaster to visit a center while we still have staff here and obtain individual assistance with completing their loan applications from our representatives.”

Many residents and businesses that have registered with FEMA for assistance have received SBA disaster loan applications. Returning completed applications to SBA is a crucial step toward disaster recovery. Homeowners and renters unable to obtain a disaster loan from the SBA may be referred to FEMA for grant consideration. To be eligible for these grants, applicants must submit their SBA loan application even if they do not want a loan. No one is required to accept a loan.

The locations of the Centers are as follows:

### SBA Disaster Loan Outreach Centers (DLOCs)

<b>Carroll County</b>	<b>Cherokee County</b>
Carroll County Annex	Cherokee County Parks & Rec. Gym
423 College Street	7545 Main Street, Building 200
Carrollton, GA 30117	Woodstock, GA 30188
Opened: Monday, October 12, 2009	Opens: Monday, October 19, 2009
Hours: 8 a.m. – 5 p.m., Monday – Friday	Hours: 9 a.m. – 6 p.m., Monday – Friday
Until Further Notice	Until Further Notice

<b>DeKalb County</b>	<b>Fulton County</b>
Browns Mill Recreation Center	Fulton County Government Center
5101 Browns Mill Road	141 Pryor Street SW
Lithonia, GA 30058	Atlanta, GA 30303
Opens: Monday, October 19, 2009 at 8 a.m.	Opens: Monday, October 19, 2009 at 8 a.m.
Hours: 8 a.m. – 5 p.m., Monday – Friday	Hours: 8 a.m. – 5 p.m., Monday - Friday
Until Further Notice	Until Further Notice

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<b>Paulding County</b>	<b>Rockdale County</b>
Paulding County Administration Building	Rockdale County Government Annex
240 Constitution Blvd, 1 <sup>st</sup> Floor	1400 Parker Road
Dallas, GA 30132	Conyers, GA 30094
Opens: Monday, October 19, 2009 at 9 a.m.	Opened: Monday, October 12, 2009
Hours: 9 a.m. – 6 p.m., Monday – Friday	Hours: 8 a.m. – 5 p.m., Monday – Friday
Until Further Notice	Until Further Notice

<b>Stephens County</b>
<b>Stephens County Court House Annex</b>
37 West Tugalo Street
Toccoa, GA 30577
Opened: Tuesday, October 13, 2009
Hours: 8 a.m. – 5 p.m., Tuesday – Friday
Closes Friday, October 16 at 5:00 pm.

“Loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace damaged or destroyed personal property,” Skaggs added.

Businesses of any size and non-profit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, inventory, machinery and equipment. The SBA can also lend additional funds to help with the cost of making improvements that protect, prevent or minimize the same type of disaster damage from occurring in the future.

For small businesses and private non-profit organizations of all sizes, the SBA offers Economic Injury Disaster Loans (EIDLs) to help meet working capital needs caused by the disaster. EIDL assistance is available regardless of whether the business suffered any property damage.

Interest rates are as low as 2.750 percent for homeowners and renters, and 4 percent for businesses with terms up to 30 years. Loan amounts and terms are set by the SBA and are based on each applicant’s financial condition.

Anyone unable to visit one of the Centers may obtain information and loan applications by calling the SBA’s Customer Service Center at 1-800-659-2955 (or 1-800-877-8339 for the hearing impaired) Monday through Saturday, 8 a.m. to 9 p.m. EDT, or send an email to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). Business loan applications may be downloaded from [www.sba.gov/services/disasterassistance](http://www.sba.gov/services/disasterassistance). Applications may be returned to one of the Centers or mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, Texas, 76155.

Residents affected by this disaster may fill out a loan application online by visiting SBA’s secure Web site at <https://disasterloan.sba.gov/ela/>.

The filing deadline to return applications for physical property damage is **November 23, 2009**. The deadline to return economic injury applications is **June 24, 2010**.

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*For more information about the SBA’s Disaster Loan Programs, visit our website at [www.sba.gov/services/disasterassistance](http://www.sba.gov/services/disasterassistance).*