

## Disaster Field Operations Center East

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### SBA Virtual Disaster Loan Outreach Center for South Carolina Closed on Memorial Day – Over \$1 Million in Loans Approved

**ATLANTA** – The U. S. Small Business Administration (SBA) announced today that in observance of the Memorial Day holiday, the SBA Virtual Disaster Loan Outreach Center/Business Recovery Center (VDLOC/VBRC) will be closed on Monday, May 25 and will resume operations on Tuesday, May 26. Additionally, to date SBA has approved 25 low-interest disaster loans totaling \$1,060,000 for South Carolinians affected by severe storms, tornadoes and straight-line winds on April 12-13, 2020.

#### Virtual Disaster Loan Outreach Center/Business Recovery Center (VDLOC/VBRC)

Open: Monday – Friday

Hours: 8 a.m. – 5 p.m. (EST)

Closed: Saturdays and Sundays

**Closed: Monday, May 25, in observance of Memorial Day**

Email: [FOCE-Help@sba.gov](mailto:FOCE-Help@sba.gov)

Phone: 470-363-5611, 202-803-3307, 404-909-1549 and 470-363-5936

**These services are only available for the South Carolina disaster declaration** as a result of the severe storms, tornadoes and straight-line winds on April 12-13, 2020, and **not for COVID-19 related assistance**.

The disaster declaration covers Aiken, Barnwell, Berkeley, Colleton, Hampton, Marlboro, Oconee, Orangeburg and Pickens counties in **South Carolina** 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: Allendale, Anderson, Bamberg, Beaufort, Calhoun, Charleston, Chesterfield, Clarendon, Darlington, Dillon, Dorchester, Edgefield, Florence, Georgetown, Greenville, Jasper, Lexington, Saluda and Williamsburg in **South Carolina**, Burke, Effingham, Franklin, Habersham, Hart, Rabun, Richmond, Screven and Stephens in **Georgia**, and Anson, Jackson, Macon, Richmond, Robeson, Scotland and Transylvania in **North Carolina**.

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. 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.

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 up to \$40,000 to repair or replace disaster damaged or destroyed personal property.

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.

Interest rates are as low as 3.75 percent for businesses, 2.75 percent for private nonprofit organizations, and 1.563 percent for homeowners and renters, with terms up to 30 years. The SBA customizes loan amounts and terms based on each applicant's circumstances.

Survivors should contact the Disaster Assistance Professionals at **470-363-5611, 202-803-3307, 404-909-1549 or 470-363-5936** to schedule an appointment for immediate one-on-one assistance in completing their 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 all impacted by the disaster are afforded the opportunity to seek assistance.

Applicants may apply online using the Electronic Loan Application (ELA) via the SBA's secure website at <https://disasterloanassistance.sba.gov/>.

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.

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](http://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 **June 30, 2020**. The deadline to return economic injury applications is **Feb. 1, 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](http://www.sba.gov).*