



## Disaster Field Operations Center East

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### **SBA Opens Business Recovery Center in Chester County, PA to Assist Applicants with Hurricane Ida Disaster Loan Applications**

**ATLANTA** –The [U.S. Small Business Administration](#) (SBA) announced today the opening of a third Business Recovery Center in Pennsylvania. The center will open at the **Chester County Economic Development Council** at 8:30 a.m. on Wednesday, Sept. 22 to help businesses submitting a disaster loan application for damages due to the remnants of Hurricane Ida on Aug. 31-Sept. 5, 2021.

The SBA's Business Recovery Centers are open as indicated below until further notice:

<p><b>SBA Business Recovery Center</b></p> <p><b><u>Chester County</u></b></p> <p>Chester County Economic Development Council Eagleview Corporate Center <a href="#">737 Constitution Dr.</a> Exton, PA 19341</p> <p><b>Opens: Wednesday, Sept. 22 at 8:30 a.m.</b></p> <p><b>Hours:</b> Monday – Friday, 8:30 a.m. – 4:30 p.m. <b>Closed:</b> Saturday and Sunday</p>	<p><b>SBA Business Recovery Center</b></p> <p><b><u>Philadelphia County</u></b></p> <p>Falls of the Schuylkill Library <a href="#">3501 Midvale Ave.</a> Philadelphia, PA 19129</p> <p><b>Hours:</b> Monday and Wednesday, noon – 8 p.m. Tuesday and Thursday, 10 a.m. – 6 p.m. Friday, 10 a.m. – 5 p.m. <b>Closed:</b> Saturday and Sunday</p>
<p><b>SBA Business Recovery Center</b></p> <p><b><u>York County</u></b></p> <p>York County Economic Alliance <a href="#">144 Roosevelt Ave.</a> York, PA 17401</p> <p><b>Opens: Tuesday, Sept. 21 at 9:30 a.m.</b></p> <p><b>Hours:</b> Monday – Thursday, 9:30 a.m. – 5 p.m. Friday, 9:30 a.m. – 4:30 p.m. <b>Closed:</b> Saturday and Sunday</p>	

Customer Service Representatives are available at the BRCs to answer questions about the disaster loan program and to work one-on-one with business owners in completing 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 BRCs are encouraged to wear a face mask.

Homeowners and renters may meet with an SBA Customer Service Representatives at any FEMA Disaster Recovery Center (DRC) to get answers to their questions and assistance in applying for a disaster loan. Business owners unable to go to a Business Recovery Center may also visit SBA at the DRCs.

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. 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 sump pump, elevation, French drain or retaining wall to help protect property and occupants from future damage caused by a similar disaster.

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

Interest rates are as low as **2.855** percent for businesses, **2** percent for nonprofit organizations and **1.563** 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.

Physical disaster loans are available to businesses of all sizes, nonprofit organizations, homeowners and renters in the primary counties of Bucks, Chester, Delaware, Montgomery, Philadelphia and York counties in **Pennsylvania**. Economic Injury Disaster Loans are available to small businesses and most nonprofit organizations in the primary counties, and in the following adjacent counties: Adams, Berks, Cumberland, Dauphin, Lancaster, Lehigh and Northampton in **Pennsylvania**; New Castle in **Delaware**; Baltimore, Carroll, Cecil and Harford in **Maryland**; and Burlington, Camden, Gloucester, Hunterdon, Mercer and Warren in **New Jersey**.

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 # 17165, not for the COVID 19 incident.

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 emailing [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov). Loan applications can also be downloaded at [sba.gov/disaster](https://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 **Nov. 9, 2021**. The deadline to return economic injury applications is **June 10, 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](https://www.sba.gov).*