



## Disaster Field Operations Center East

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### SBA Disaster Loans Offer Protection Against Future Damage

**ATLANTA** – Alabama businesses and residents who suffered damage due to Hurricane Zeta on Oct. 28-29, 2020 can rebuild stronger by applying for a Small Business Administration (SBA) disaster loan that includes funding to reduce property damage in the future. Businesses of all sizes, private nonprofit organizations, and homeowners and renters are eligible to apply for the low interest disaster program offered by SBA.

SBA disaster loans for physical damages are eligible for additional money to cover the cost of improvements to protect the property against damage from similar events in the future. Mitigation loan money is in addition to the amount of the approved loan and can be up to 20 percent of the total amount of physical damage, as verified by SBA, up to \$200,000 for home loans.

Eligible mitigation improvements to protect property from future hurricane damage may include elevation, a storm shelter or safe room, hurricane straps and shutters, sump pump, French drain or retaining wall.

Applicants may apply online using the Electronic Loan Application (ELA) via the SBA's secure website at [DisasterLoan.sba.gov/](https://DisasterLoan.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 or (TTY) 800-462-7585. Multilingual operators are available. Press 2 for Spanish. Press 3 for other languages.

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 [sba.gov](https://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 **Feb. 8, 2021**. The deadline to return economic injury applications is **Sept. 10, 2021**.

#### **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](https://www.sba.gov).*

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