



Disaster Field Operations Center East

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SBA Adds Central and North Florida Counties to Disaster Declaration for Hurricane Ian; Opens Business Recovery Centers in Lee and Collier Counties

WASHINGTON – The [U.S. Small Business Administration \(SBA\)](#) announced today the addition of several Florida counties to the disaster declaration for Hurricane Ian that began Sept. 23. This expands eligibility for more businesses and residents to apply for SBA’s low-interest disaster loan program. The SBA is opening a second and third Business Recovery Center, in Bonita Springs on Wednesday and in Naples on Thursday, to provide one-on-one assistance to those applying for a disaster loan.

The disaster declaration now covers Charlotte, Collier, DeSoto, **Flagler**, Hardee, **Highlands**, Hillsborough, **Lake**, Lee, Manatee, Orange, Osceola, Pinellas, Polk, **Putnam**, **Saint Johns**, Sarasota, Seminole and **Volusia** counties in **Florida**, 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 (EIDLs): **Alachua**, **Bradford**, Brevard, Broward, **Clay**, **Duval**, Glades, Hendry, Indian River, **Marion**, Miami-Dade, Monroe, Okeechobee, Pasco and Sumter in **Florida**.

SBA’s Lee County Business Recovery Center (BRC) will open at 10 a.m. Wednesday, Oct. 5 at The Hub at SWFL, Inc. in Bonita Springs. The Collier County BRC will begin operation at 11 a.m. Thursday at The Naples Players in Naples. All BRCs will remain open as indicated below until further notice:

<p>SBA Business Recovery Center</p> <p><u>Hillsborough County</u></p> <p>Chloe Coney Urban Enterprise Center 1907 E. Hillsborough Ave. Tampa, FL 33610</p> <p>Hours: Monday – Friday, 9 a.m. to 5 p.m. Saturday, 9 a.m. to 1 p.m.</p> <p>Closed: Sunday</p>	<p>SBA Business Recovery Center</p> <p><u>Lee County</u></p> <p>The Hub at SWFL, Inc. 25071 Chamber of Commerce Drive Bonita Springs, FL 34135</p> <p>Opening: Wednesday, Oct. 5, 10 a.m. to 5 p.m.</p> <p>Hours: Sunday – Saturday, 9 a.m. to 5 p.m.</p>
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SBA Business Recovery Center

Collier County

The Naples Players
[701 5th Avenue South](#)
Naples, FL 34102

Opening: Thursday, Oct. 6, 11 a.m. to 5 p.m.

Hours: Monday, 9 a.m. to 4:30 p.m.
Tuesday – Sunday, 9 a.m. to 5 p.m.

SBA Customer Service Representatives will be available as indicated above to answer questions about the disaster loan program and assist 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.

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.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations, the SBA offers [Economic Injury Disaster Loans \(EIDLs\)](#) 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.

Building back smarter and stronger can be an effective recovery tool for future disasters. Applicants may be eligible for a loan amount increase of 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, elevation, retaining walls, and landscaping to help protect property and occupants from future damage caused by a similar disaster.

Interest rates are as low as **3.04** for businesses, **1.875** percent for nonprofit organizations, and **2.188** 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 <https://disasterloanassistance.sba.gov/ela/s/> and should apply under SBA declaration # **17644**.

To be considered for all forms of disaster assistance, applicants should register online at 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.

Disaster loan information and application forms can also be obtained by calling the SBA's Customer Service Center at 800-659-2955 (if you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services) or sending an email to DisasterCustomerService@sba.gov. Loan applications can also be downloaded from 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. 28, 2022**. The deadline to return economic injury applications is **June 29, 2023**.

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About the U.S. Small Business Administration

The U.S. Small Business Administration helps power the American dream of business ownership. 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.