



## Disaster Field Operations Center East

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**Contact:** Michael Lampton (404) 331-0333

[Michael.Lampton@sba.gov](mailto:Michael.Lampton@sba.gov)

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### SBA Offers Disaster Assistance to Businesses and Residents of Niagara County Affected by July Severe Storms and Flash Flooding

**WASHINGTON** – Niagara County businesses and residents affected by severe storms and flash flooding on July 20, 2021, may apply for low-interest disaster loans from the U.S. Small Business Administration, [SBA Administrator Isabella Casillas Guzman](#) announced today.

Administrator Guzman made the loans available in response to a letter from New York Gov. Kathy Hochul received on Sept. 8, requesting a disaster declaration by the SBA. Businesses and residents in the declared area can now apply for low-interest disaster loans from the SBA. The declaration covers Niagara County and the adjacent counties of Erie, Genesee and Orleans in New York.

“SBA’s mission-driven team stands ready to help Niagara County’s small businesses and residents impacted by the July severe storms and flash flooding,” said Administrator Guzman. “We’re committed to providing federal disaster loans swiftly and efficiently, with a customer-centric approach to help businesses and communities recover and rebuild.”

To assist businesses and residents affected by the disaster, the SBA will open a Disaster Loan Outreach Center (DLOC) in Niagara County on Tuesday, Sept. 14 at noon as indicated below:

#### **SBA Disaster Loan Outreach Center (DLOC)**

##### **Niagara County**

Niagara County Emergency Management

[5574 Niagara Street Ext.](#)

Lockport, NY 14094

**Opening: Tuesday, Sept. 14, 2021, noon – 6 p.m.**

**Hours:** Monday – Friday, 9 a.m. to 6 p.m.

Saturday, Sept. 18, 10 a.m. to 2 p.m.

**Closed:** Sunday

**Closes Permanently:** Friday, Sept. 24 at 4 p.m.

Customer Service Representatives will be available at the DLOC to answer questions about the disaster loan program and help individuals complete 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 DLOC are encouraged to wear a face mask.

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“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,” said SBA’s Buffalo District Director Franklin J. Sciortino.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations, the SBA offers [Economic Injury Disaster Loans \(EIDL\)](#) to help meet working capital needs caused by the disaster. EIDL Loan assistance is available regardless of whether the business suffered any physical property damage.

“Loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for loans up to \$40,000 to repair or replace damaged or destroyed personal property,” said Kem Fleming, director of SBA’s Field Operations Center East in Atlanta.

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 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 **2.88** percent for businesses, **2** percent for nonprofit organizations, and **1.625** 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 [DisasterLoanAssistance.sba.gov/ela/s](#) and should apply under SBA declaration #17161, not the COVID-19 incident.

Disaster loan information and application forms may also be obtained by calling the SBA’s Customer Service Center at **800-659-2955** (800-877-8339 for the deaf and hard-of-hearing) or emailing [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov). Loan applications may be downloaded at [sba.gov/disaster](#). Completed applications should be returned to the center or 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. 8, 2021**. The deadline to return economic injury applications is **June 9, 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](#).*