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## Disaster Field Operations Center East

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### **SBA Offers Disaster Assistance to Businesses and Residents of Michigan**

#### **Affected by Severe Storms and Flooding**

**WASHINGTON** – Michigan businesses and residents affected by severe storms and flooding on May 18, 2020 can apply for low-interest disaster loans from the U.S. Small Business Administration, Administrator Jovita Carranza announced today.

Administrator Carranza made the loans available in response to a letter from Michigan Gov. Gretchen Whitmer on June 26, requesting a disaster declaration by the SBA. The declaration covers Muskegon County and the adjacent counties of Kent, Newaygo, Oceana and Ottawa in **Michigan**.

“The SBA is strongly committed to providing the people of **Michigan** with the most effective and customer-focused response possible to assist businesses of all sizes, homeowners and renters with federal disaster loans,” said Carranza. “Getting businesses and communities up and running after a disaster is our highest priority at SBA.”

In accordance with health precautions for the Coronavirus (COVID-19), the SBA will not establish a field presence to assist survivors. However, SBA will continue to provide first class customer service and conduct outreach virtually with webinars, skype calls, phone assistance and step-by-step application assistance. To this end SBA has opened a Virtual Disaster Loan Outreach Center (VDLOC) to help survivors apply online using the Electronic Loan Application (ELA) via the SBA’s secure website at <https://disasterloanassistance.sba.gov/> and there are virtual customer support representatives available to assist applicants with completing the online application. The VDLOC information:

#### **Virtual Disaster Loan Outreach Center (VDLOC)**

Open: Monday – Friday

Hours: 8 a.m. – 5 p.m.

Closed: Saturdays and Sundays

Closed: Friday, July 3 in observance of Independence Day

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

Phone: (571) 422-8013 or (571) 422-0331

**These services are only available for the Michigan disaster declaration as a result of the heavy rains and flooding on May 18, 2020 and not for COVID-19 related assistance.**

Business owners and residents should contact the SBA Customer Service Representatives at (571) 422-8013 or (571) 422-0331 to schedule an appointment for immediate one-on-one assistance in completing their applications. The Center will be closed Friday, July 3 in observance of Independence Day. 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.

“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 Michigan District Director Constance Payne Logan.

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.

“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, center 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, signage, facility hardening such as fencing and non-combustible materials, and electronic security measures to help protect property and occupants from future damage caused by a similar disaster.

Interest rates are as low as 3 percent for businesses, 2.75 percent for nonprofit organizations, and 1.25 percent for homeowners and renters with terms up to 30 years. Loan amount and terms are set by the SBA and are based on each applicant’s financial condition.

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 **Aug. 28, 2020**. The deadline to return economic injury applications is **March 29, 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).*