

## Disaster Field Operations Center East

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### SBA Opens Two Business Recovery Centers to Assist Floridians Recovering from Hurricane Debby

**ATLANTA** – The [U.S. Small Business Administration \(SBA\)](#) announced today the opening of two Business Recovery Centers (BRCs) in Florida to meet the needs of businesses that were affected by Hurricane Debby. The Centers will open Thursday, Aug. 15 at Rocky Bluff Library, 6750 US-301 in Ellenton at 12 p.m. and the Yankeetown Town Hall, will open 1 p.m. at 6241 Harmony Lane, Yankeetown.

“Our Business Recovery Centers are one of the most powerful resources at SBA’s disposal to support businesses in the midst of a disaster,” said [Francisco Sánchez, Jr., associate administrator for the SBA’s Office of Disaster Recovery and Resilience](#). “Business owners can meet in person with our specialists to apply for SBA disaster loans and get information on the full breadth of our programs designed to help them navigate their recovery.”

The disaster declaration covers Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Manatee, Sarasota, Suwannee and Taylor which is 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, Baker, Charlotte, Citrus, DeSoto, Hardee, Hillsborough, Jefferson, Madison, Marion, Polk and Union in **Florida** and Clinch, Echols and Lowndes in **Georgia**.

SBA’s Customer Service Representatives are available at the Centers to answer questions, assist business owners complete their disaster loan application, accept documents, and provide updates on an application’s status. Walk-ins are accepted, but you can [schedule an in-person appointment at an SBA Business Recovery Center in advance](#). The Centers will operate as listed below.

<b><u>Business Recovery Center (BRC)</u></b> <b><u>Levy County</u></b>	<b><u>Business Recovery Center (BRC)</u></b> <b><u>Manatee County</u></b>
Yankeetown Town Hall <a href="#">6241 Harmony Ln</a> Yankeetown, FL 34498	Rocky Bluff Library <a href="#">6750 US-301</a> Ellenton, FL 34222
<b>Opening:</b> Aug. 15, 1 p.m. to 6 p.m.	<b>Opening:</b> Aug. 15, 12 p.m. to 7 p.m.
<b>Hours:</b> Monday – Friday, 8 a.m. to 6 p.m. Saturday, 10 a.m. to 2 p.m.	<b>Hours:</b> Monday – Thursday, 9 a.m. to 7 p.m. Friday – Saturday, 9 a.m. to 6 p.m.
<b>Closed:</b> Sunday	<b>Closed:</b> Sunday

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 \$500,000 are available to homeowners to repair or replace disaster-damaged or destroyed real estate. Homeowners and renters are eligible for up to \$100,000 to repair or replace disaster-damaged or destroyed personal property.

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, French drain or retaining wall to help protect property and occupants from future damage.

Interest rates are as low as **4%** for businesses, **3.25%** for nonprofit organizations, and **2.813%** for homeowners and renters, with terms of up to 30 years. Interest does not begin to accrue, and monthly payments are not due, until 12 months from the date of the initial disbursement. Loan amounts and terms are set by the SBA and are based on each applicant's financial condition.

With the changes to FEMA's Sequence of Delivery, survivors are now encouraged to simultaneously apply for FEMA grants and the SBA low-interest disaster loan assistance to fully recover. FEMA grants are intended to cover necessary expenses and serious needs not paid by insurance or other sources. The SBA disaster loan program is designed for your long-term recovery, to make you whole and get you back to your pre-disaster condition. Do not wait on the decision for a FEMA grant; apply online and receive additional disaster assistance information at [sba.gov/disaster](https://sba.gov/disaster).

Applicants may also call the SBA's Customer Service Center at (800) 659-2955 or send an email to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

The filing deadline to return applications for physical property damage is **Oct. 9, 2024**. The deadline to return economic injury applications is **May 12, 2025**.

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