



## Disaster Field Operations Center East

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### SBA Announces New Hours for Disaster Loan Centers in Mississippi

**ATLANTA** –The [U.S. Small Business Administration \(SBA\)](#) today announced new hours for its Business Recovery Center (BRC) in Monroe County and the Portable Loan Outreach Center (PLOC) in Sharkey County. The BRC located at the Monroe County Courthouse, 801 S. Chestnut St., Aberdeen, MS 39730 and the PLOC, located at the South Delta High School, 303 Parkway St., Rolling Fork, MS 39159 **will open at 8 a.m. to 5 p.m.**, Monday through Friday, beginning Saturday, April 22 (closed Saturday and Sunday).

Customer Service Representatives are available at the Centers to answer questions about the disaster loan program and help individuals complete their applications. Businesses of all sizes, non-profit organizations, homeowners and renters in any of the declared counties with uninsured or under-insured losses from severe storms, straight-line winds and tornadoes that occurred on March 24-25, can get help with their application at either Disaster Loan Outreach Center.

The disaster declaration covers Carroll, Humphreys, Montgomery, Monroe, Panola and Sharkey counties in **Mississippi**, 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): Attala, Chickasaw, Choctaw, Clay, Grenada, Holmes, Issaquena, Itawamba, Lafayette, Lee, Leflore, Lowndes, Quitman, Sunflower, Tallahatchie, Tate, Tunica, Washington, Webster, Yalobusha and Yazoo in **Mississippi**; and Lamar and Marion in **Alabama**.

Disaster survivors with insurance should not wait for their settlement before applying to the SBA. The SBA can make a loan for the total loss and use insurance proceeds to reduce or repay the loan. SBA’s friendly Customer Service Representatives can answer questions about the Disaster Loan Program, assist survivors with inputting their application, and upload documents. The PLOC will be open as indicated below:

<b><u>Business Recovery Center (BRC)</u></b>	<b><u>SBA Portable Loan Outreach Center (PLOC)</u></b>
<b>Monroe County</b>	<b>Sharkey County</b>
Monroe County Courthouse - Annex Bldg. <b><u>301 S. Chestnut St.</u></b> Aberdeen, MS 39730	South Delta High School (parking lot) <b><u>303 Parkway St.</u></b> Rolling Fork, MS 39159
<b>Hours:</b> Friday, April 21, 8 a.m. to 6 p.m. Monday to Friday, 8 a.m. to 5 p.m.	<b>Hours:</b> Friday, April 21, 9 a.m. to 6 p.m. Monday to Friday, 8 a.m. to 5 p.m.
<b>Closed:</b> Saturday and Sunday	<b>Closed:</b> Saturday and Sunday

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.

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.

Interest rates are as low as **4** percent for businesses, **2.375** percent for nonprofit organizations, and **2.375** 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 # **17836**.

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. 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](mailto:DisasterCustomerService@sba.gov). Loan applications can also be downloaded from [sba.gov/disaster](https://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 **May 25, 2023**. The deadline to return economic injury applications is **Dec. 26, 2023**.

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### **About the U.S. Small Business Administration**

*Recently, U.S. SBA Administrator Isabella Casillas Guzman [announced a policy change](#) granting 12 months of no payments and 0 percent interest. This policy change will benefit disaster survivors and help them to decrease the overall cost of recovery by reducing the amount of accrued interest they must repay. Details are available through the SBA Disaster Assistance Customer Service Center at 800-659-2955. Individuals with verbal or hearing impairments may dial 7-1-1 to access telecommunications relay services from 8 a.m. to 8 p.m. ET, Monday to Friday, or email: [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov).*

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