



## Disaster Field Operations Center East

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### **SBA Opens a Business Recovery Center in Volusia County to Assist Floridians with Applying for a Disaster Loan for Hurricane Nicole**

**ATLANTA** – The [U.S. Small Business Administration \(SBA\)](#) announced today it will open a Business Recovery Center (BRC) in Daytona Beach to assist businesses and residents affected by losses that occurred from Nov. 7-30, 2022, due to Hurricane Nicole.

The BRC will open at 11 a.m. Monday, Jan. 9, at the Daytona Beach Regional Library (City Island), 105 Jackie Robinson Parkway. Normal operating hours will be 9 a.m. to 6 p.m. Monday to Thursday, and 9 a.m. to 5 p.m. Fridays and Saturdays. SBA Customer Service Representatives will assist business owners and residents in filling out an SBA disaster loan application. They will also accept documents for existing applications, provide updates on an application’s status, and assist with reconsideration requests.

The center will operate as indicated below until further notice:

#### **Business Recovery Center**

#### **Volusia County**

Daytona Beach Regional Library (City Island)

**[105 Jackie Robinson Parkway](#)**

Daytona Beach, FL 32114

**Opening: Monday, Jan. 9, 11 a.m. to 6 p.m.**

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

Friday and Saturday, 9 a.m. to 5 p.m.

**Closed:** 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 BRCs are encouraged to wear a face mask.

The disaster declaration covers the following **Florida** counties: Brevard, Flagler, Lake, Putnam, Saint Johns and Volusia, 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, Clay, Duval, Indian River, Marion, Orange, Osceola, Polk, Seminole and Sumter.

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 **3.305** percent for businesses, **2.375** percent for nonprofit organizations, and **2.313** 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 # **17729**.

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 **Feb. 13, 2023**. The deadline to return economic injury applications is **Sept. 13, 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 pertains to all disaster loans approved in response to disasters declared on or after Sept. 21, 2022, through Sept. 30, 2023. This covers SBA disaster loans currently available for Hurricane Fiona and Hurricane Ian declared earlier this year. 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, 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).*