



U.S. Small Business Administration

# DISASTER NEWS

*Loans for homeowners, renters and businesses of all sizes*

SBA Disaster Assistance – Field Operations Center- East – 101 Marietta Street, NW, Suite 700, Atlanta, GA 30303

**Release Date:** Jan. 5, 2015

**Release Number:** 15-111, NY 14199

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## SBA Opens Disaster Loan Outreach Centers in Erie and Wyoming Counties, New York

ATLANTA – The U.S. Small Business Administration announced today that it will open Disaster Loan Outreach Centers (DLOC) in West Seneca on Wednesday, Jan. 7, 2015, and in Attica on Wednesday, Jan. 14, 2015. The location of the DLOCs will make it convenient for those affected by the severe winter storm that occurred Nov. 19 – 26, 2014 to apply for disaster loan assistance.

The declaration covers Erie County and the adjacent counties of Cattaraugus, Chautauqua, Genesee, Niagara, and Wyoming in **New York**.

“I encourage anyone who wants to apply to meet with one of the Customer Service Representatives at the Centers for one-on-one assistance,” said Frank Skaggs, director of SBA’s Field Operations Center East.

The Center locations and hours of operations are:

### Erie County

West Seneca Recreation Department  
Ice Rink Building  
1250 Union Road  
West Seneca, NY 14224

<b>Opens:</b>	<b>Wednesday, Jan. 7</b>	<b>9 a.m. to 6 p.m.</b>
<b>Hours:</b>	<b>Wednesday – Friday</b>	<b>9 a.m. to 6 p.m.</b>
	<b>Saturday, Jan. 10</b>	<b>9 a.m. to 1 p.m.</b>
	<b>Sunday, Jan. 11</b>	<b>Closed</b>
	<b>Monday, Jan. 12</b>	<b>9 a.m. to 6 p.m.</b>
	<b>Tuesday, Jan. 13</b>	<b>9 a.m. to 5 p.m. (last day)</b>

### Wyoming County

Town of Bennington Offices  
905 Old Alleghany Road  
Attica, NY 14011

<b>Opens:</b>	<b>Wednesday, Jan. 14</b>	<b>12 p.m. to 6 p.m.</b>
	<b>Thursday, Jan. 15</b>	<b>9 a.m. to 4 p.m. (last day)</b>

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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 loans up to \$40,000 to repair or replace damaged or destroyed personal property. SBA Customer Service Representatives will be at the DLOCs to issue loan applications, answer questions and help individuals complete their applications.

Businesses and non-profits organizations of any size may borrow up to \$2 million to repair or replace damage or destroyed real estate, machinery and equipment, inventory and other business assets.

Applicants may be eligible for a loan amount increase up to 20 percent of their physical damages, as verified by the SBA, to make improvements that help prevent the risk of future property damage caused by a similar disaster.

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

Interest rates are as low as 1.938 percent for homeowners and renters, 2.625 percent for nonprofit organizations and 4 percent for businesses with terms up to 30 years. Loan amount 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://disasterloan.sba.gov/ela>.

Individuals and businesses 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/disaster](http://www.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 **February 13, 2015**. The deadline to return economic injury applications is **September 15, 2015**.

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*For more information about the SBA Disaster Loan Program, visit our website at [www.sba.gov/disaster](http://www.sba.gov/disaster).*