

Governor Phil Murphy

SBA Offers Disaster Assistance to Businesses and Residents of New Jersey Affected by Flash Flooding

08/3/2021

TRENTON - New Jersey businesses and residents affected by flash flooding on July 12, 2021 may apply for low-interest disaster loans from the U.S. Small Business Administration. Affected residents and businesses in Burlington, Camden, Gloucester, Hunterdon, Mercer and Warren counties are eligible for assistance.

"I urge all residents and businesses affected by last month's flash flooding to apply for available assistance from the SBA," said **Governor Murphy**. "This assistance from our partners in the Biden Administration will help affected New Jerseyans recover from this flooding and allow them to rebuild damaged homes and businesses."

"Flash flooding events such as the one that occurred on July 12th can happen quickly and leave a substantial toll on people, property and businesses," said **Colonel Patrick Callahan, State Director of the New Jersey Office of Emergency Management**. "A disaster loan from the SBA is another avenue they can take to recover in this time of need."

To assist businesses and residents affected by the disaster, the SBA will open Disaster Loan Outreach Centers (DLOCs) in Philadelphia and Bucks counties, and a Virtual Disaster Loan Outreach Center as indicated below.

Virtual DLOC

Virtual customer support representatives are available to help applicants who cannot come to the DLOC to complete the online application during these hours:

Open: **Monday – Sunday (7 days/week)**

Hours: 8 a.m. – 8 p.m. EDT

Email: FOCE-Help@sba.gov (<mailto:FOCE-Help@sba.gov>)

Phone: **(800) 659-2955**

Bucks County, Pennsylvania

Lower Bucks Government Services Center

7321

(https://urldefense.com/v3/__https://t.e2ma.net/click/f1rccf/nrddit/bu3dar__;!!J30X0ZrnC1oQtbA!a2w8gvTUU47CndF9eJlzbBUJoMr4HiOox4pyfQqI6odL_Wrlna_lhvNqqySJeublmQiNvFallsRoad)

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Opening: **Monday, Aug. 2 at noon**

Hours: Monday – Friday, 9 a.m. - 6 p.m.

Open: Saturday, Aug. 7, 10 a.m. - 2 p.m.

(Open one Saturday only) Closed: Sunday

Closing: Thursday, Aug. 12 at 4 p.m.

Philadelphia County

Katharine Drexel Library

11099

(https://urldefense.com/v3/__https://t.e2ma.net/click/f1rccf/nrddit/3z6dar__;!!J30X0ZrnC1oQtbA!a2w8gvTUU47CndF9eJlzbBUJoMr4HiOox4pyfQqI6odL_Wrlna_lhvNqqySJeublmQiNmRoad)

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Hours: Monday – Friday, 9 a.m. - 5 p.m.

Open: Saturday, Aug. 7, 10 a.m. - 2 p.m.

(Open one Saturday only) Closed: Sunday

Closing: Thursday, Aug. 12 at 4 p.m.

Customer Service Representatives will be available at the DLOCs to answer questions about the disaster loan program and help individuals complete their applications. 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.

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 or storm shelter, sump pump, French drain or retaining wall to help protect property and occupants from future damage caused by a similar disaster.

Interest rates are as low as **2.88** percent for businesses, **2** percent for nonprofit organizations, and **1.625** 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 [DisasterLoanAssistance.sba.gov/ela/s](https://disasterloanassistance.sba.gov/ela/s) (<https://disasterloanassistance.sba.gov/ela/s>) and should apply under SBA declaration # 17054, not for the COVID-19 incident.

Disaster loan information and application forms may also be obtained by calling the SBA's Customer

Service Center at **800-659-2955** (800-877-8339 for the deaf and hard-of-hearing) or by emailing DisasterCustomerService@sba.gov (<mailto:DisasterCustomerService@sba.gov>).

Loan applications may be downloaded at

(https://urldefense.com/v3/__https://t.e2ma.net/click/f1rccf/nrddit/byaeer__;!!J30X0ZrnC1oQtbA!a2w8gvTUU47CndF9eJlzbBUJoMr4HiOox4pyfQqI6odL_Wrlna_lhvNqqySJeublmQiNA)

(https://urldefense.com/v3/__https://t.e2ma.net/click/f1rccf/nrddit/rqbear__;!!J30X0ZrnC1oQtbA!a2w8gvTUU47CndF9eJlzbBUJoMr4HiOox4pyfQqI6odL_Wrlna_lhvNqqySJeublmQiNn) 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 **Sept. 27, 2021**. The deadline to return economic injury applications is **April 29, 2022**.



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