

Licking County EMA and SBA announce low-interest disaster loans for Licking County businesses and residents affected by recent flooding.

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### Disaster Loans Available for Licking Countians Affected by March Flooding



**FOR IMMEDIATE RELEASE: 05/22/2020 LICKING COUNTY, OHIO –**

The Licking County Emergency Management Agency (EMA) in cooperation with the U.S. Small Business Administration (SBA) announce that Ohio businesses and residents affected by the severe storms and flooding on **March 20-22, 2020** can apply for low-interest disaster loans.

The loans were made available in response to a letter from Ohio Gov. Mike DeWine on May 21, requesting a disaster declaration by the SBA. The declaration covers **Licking County** and the adjacent counties of Coshocton, Delaware, Fairfield, Franklin, Knox, Muskingum and Perry in Ohio.

Survivors should contact SBA Customer Service Representatives at (571) 422-1925, (571) 422-6016 or (404) 909-1535 to schedule a virtual appointment for immediate one-on-one assistance in completing their Electronic Loan Application (ELA). In addition, requests for SBA disaster loan program information may be obtained by emailing [FOCE-Help@sba.gov](mailto:FOCE-Help@sba.gov).

These services are only available for the Ohio disaster declaration as a result of the Severe Storms and Flooding on March 20-22, 2020, and **not** for COVID-19 related assistance.

The filing deadline to return applications for physical property damage is **July 20, 2020**. The deadline to return economic injury applications is **Feb. 22, 2021**.

In accordance with health precautions for the Coronavirus (COVID-19), the SBA will not establish a field presence to assist survivors. However, SBA will continue to provide first class customer service and conduct outreach virtually with webinars, skype calls, phone assistance and step-by-step application assistance.

SBA has opened a Virtual Disaster Loan Outreach Center (VDLOC) to help survivors apply online using the Electronic Loan Application (ELA) via the SBA's secure website at <https://disasterloanassistance.sba.gov/> and there are virtual customer support representatives available to assist applicants with completing the online application.

**Virtual Disaster Loan Outreach Center (VDLOC)**  
 Open: Monday – Friday  
 Hours: 8 a.m. – 5 p.m.  
**FOCE-Help@sba.gov**  
 Phone: (571) 422-1925, (571) 422-6016 or (404) 909-1535

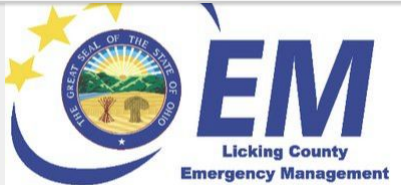


- Businesses and private nonprofit organizations may borrow up to \$2 million to repair or replace disaster damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.
- For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations, the SBA offers Economic Injury Disaster Loans 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.
- Loans up to \$200,000 are available to homeowners to repair or replace 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," said Kem Fleming, center director of SBA's Field Operations Center East in Atlanta.
- 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 3.75 percent for businesses, 2.75 percent for nonprofit organizations, and 1.563 percent for homeowners and renters with terms up to 30 years. Loan amount and terms are set by the SBA and are based on each applicant's financial condition.

Businesses and individuals 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](http://www.sba.gov). Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

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*"The Licking County Health Department serves more than 170,000 citizens in the Licking County General Health District by preventing disease, protecting the environment and promoting healthy lifestyles with a vision of healthy people living in healthy communities."*



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