



U.S. Small Business
Administration

Office of Disaster Recovery and Resilience (ODR&R)

Field Operations Center East

***Georgia Hurricanes Helene and Debby
(Presidential Disaster Declarations)***

Presented by Karen Knapik, Public Affairs Specialist

Hurricane Debby

Disaster #	Type of Damage	Date Disaster Occured	Date Disaster was Declared
GA-20010	HURRICANES	08/04/2024 - 08/20/2024	09/24/2024



Deadline for **Physical Damage** filing
11/25/2024

Deadline for **Economic Injury** filing
06/24/2025

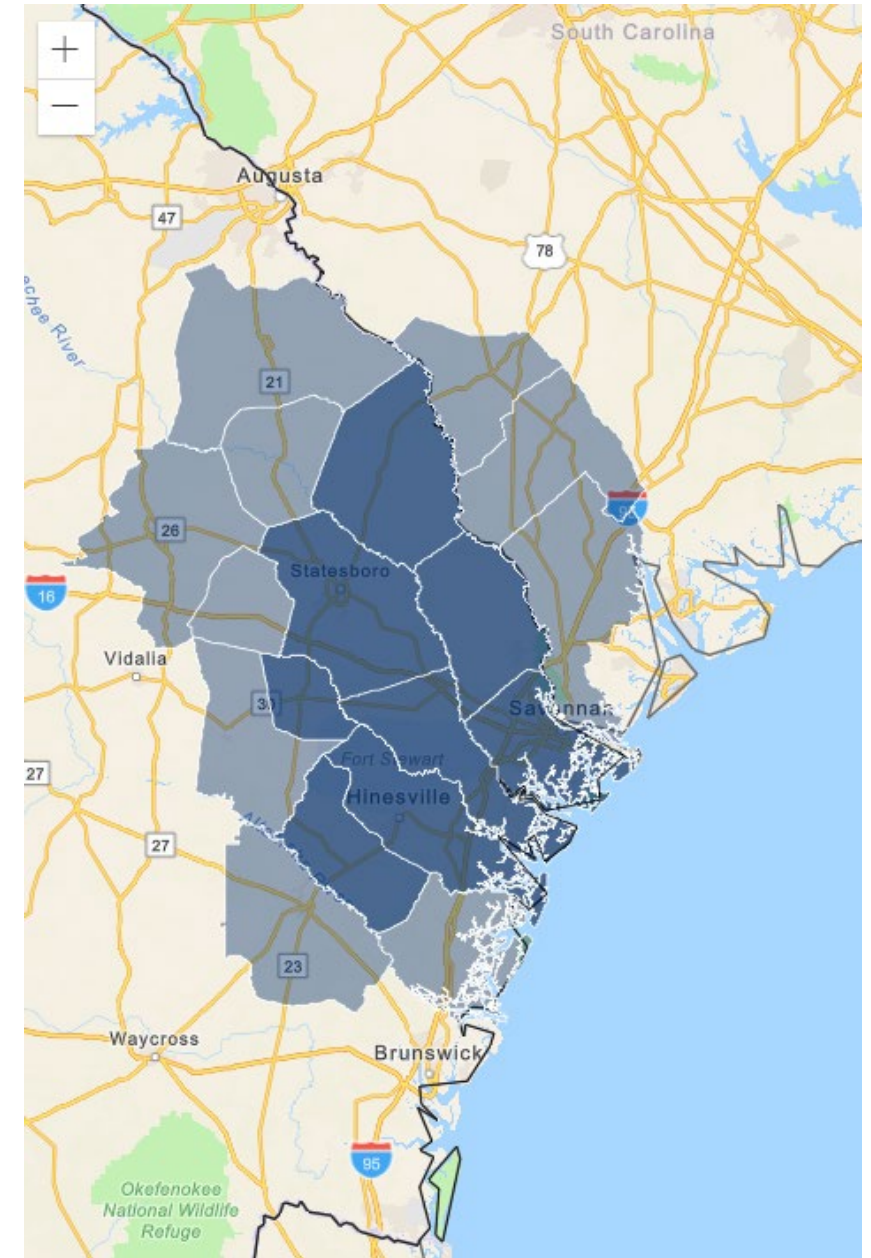
Primary Counties

Bryan, Bulloch, Chatham, Effingham, Evans, Liberty, Long, Screven

Contiguous Counties (other counties that may have been affected)

Georgia: Burke, Candler, Emanuel, Jenkins, McIntosh, Tattnall, Wayne

South Carolina: Allendale, Hampton, Jasper



Disaster #	Type of Damage	Date Disaster Occured	Date Disaster was Declared
GA-20013	HURRICANES	09/24/2024 and continuing	09/30/2024



Deadline for **Physical Damage** filing
11/29/2024

Deadline for **Economic Injury** filing
06/30/2025

Primary Counties

Appling, Atkinson, Bacon, Ben Hill, Berrien, Brooks, Bryan, Bulloch, Burke, Butts, Camden, Candler, Charlton, Chatham, Clinch, Coffee, Colquitt, Columbia, Cook, Dodge, Echols, Effingham, Elbert, Emanuel, Evans, Glascock, Glynn, Hancock, Irwin, Jeff Davis, Jefferson, Jenkins, Johnson, Lanier, Laurens, Liberty, Lincoln, Long, Lowndes, Mcduffie, Montgomery, Newton, Pierce, Rabun, Richmond, Screven, Tattnall, Telfair, Thomas, Tift, Toombs, Treutlen, Ware, Warren, Washington, Wayne, Wheeler

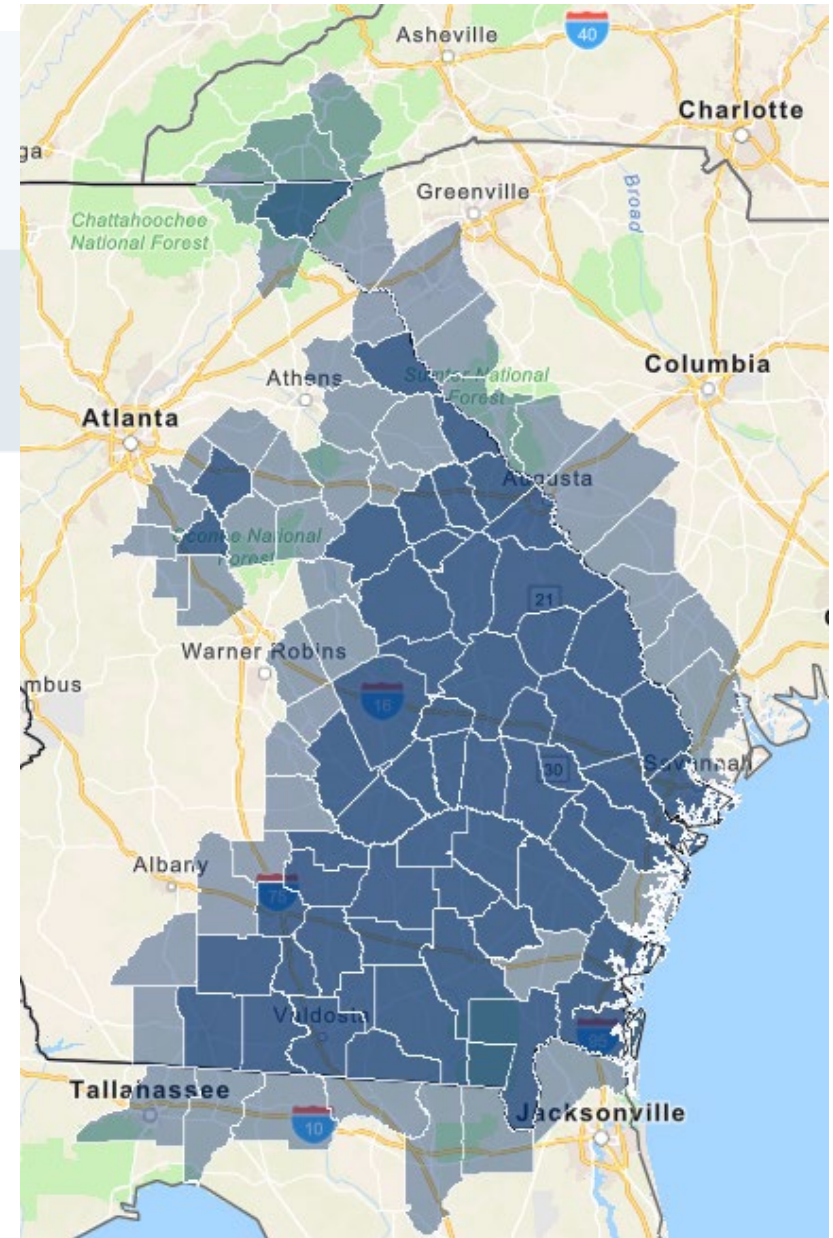
Contiguous Counties (other counties that may have been affected)

Georgia: Baldwin, Bleckley, Brantley, Grady, Greene, Habersham, Hart, Henry, Jasper, Lamar, Madison, Mcintosh, Mitchell, Monroe, Morgan, Oglethorpe, Pulaski, Putnam, Rockdale, Spalding, Taliaferro, Towns, Turner, Twiggs, Walton, Wilcox, Wilkes, Wilkinson, Worth

Florida: Baker, Columbia, Hamilton, Jefferson, Leon, Madison, Nassau

North Carolina: Clay, Jackson, Macon

South Carolina: Abbeville, Aiken, Allendale, Anderson, Barnwell, Edgefield, Hampton, Jasper, McCormick, Oconee



Physical Damage Loans



Loan Terms:

- Up to **30 years**, based on ability to repay
- Low-Fixed interest rates **4%** for businesses, **3.25%** for private nonprofit organizations and **2.813%** for homeowners and renters
- **No monthly payments or interest for the first year**
- **Physical Loan Application Deadline Date: 11/29/2024 (Helene)**
- **Physical Loan Application Deadline Date: 11/25/2024 (Debby)**



These loans cover disaster losses not fully covered by insurance or other sources. Proceeds from insurance coverage may be deducted from the eligible loan amount.



Homeowners, Renters, Small businesses and private nonprofit organizations.



Maximum loans **\$500,000 for Homeowners**
Maximum loan **\$2,000,000 for businesses and non-profits**



Renters and homeowners may borrow up to \$100,000 to replace or repair personal property (clothing, furniture, cars) damaged or destroyed in a disaster.



You may be eligible for up to a **20% loan amount increase** above the real estate damage, as verified by SBA, for improvements to help prevent risk of future damages.

Economic Injury Disaster Loans (EIDLs)



Loan Terms:

- Up to **30 years**, based on ability to repay
- Low-Fixed interest rates **4%** for businesses, **3.25%** for private nonprofit organizations
- **No monthly payments or interest for the first year**
- **(EIDL) Loan Application Deadline Date: 6/30/2025 (Helene)**
- **(EIDL) Loan Application Deadline Date: 6/24/2025 (Debby)**



Working capital loans for small businesses and private non-profit organizations that sustained severe economic impact as a direct result in this incident.



EIDL assistance is available regardless of whether the business suffered any physical property damage.



Maximum loan amount is **\$2,000,000**



Help meet working capital needs caused by the natural disaster (flooding in this case) and help the local economy.



EIDLs do not replace lost revenue, lost profits or fund expansion

Requirements for Loan Approvals



Eligibility

- Damaged property must be in a declared area.



Credit History

- Applicants must have a credit history acceptable to SBA.



Repayment

- Applicants must show the ability to repay all loans.

Collateral Requirements

- Disaster loans in a Presidential Declaration **over \$50,000** require collateral
 - SBA takes real estate as collateral when it is available.
 - SBA will not decline a loan for lack of collateral but will require the borrower to pledge collateral that is available.
 - Collateral requirements for Physical and Economic Injury Disaster Loans are separate. Depending on the loan amount for each category, a **business** may receive **up to \$100,000** on an unsecured basis.



What documentation is needed when you visit the SBA Center to apply for a disaster Loan?

- Cell Phone Number & Contact Information for all applicants
- Proof of residence in the disaster area declared
- Social Security Numbers and Employer ID Numbers (EIN) for all owners
- Financial Information: income, account balances, monthly expenses, etc.
- Complete copy of the most recent Federal Income Tax Return
- Insurance Information, if available



How to Apply Disaster Declaration Search

Step 1: Visit <https://Lending.sba.gov/>
and select **Determine your eligibility**

Step 2: Select your **State** and **County**

The screenshot shows the MySBA Loan Portal homepage. At the top, there is a navigation bar with the SBA logo, "U.S. Small Business Administration", and links for "MySBA Home", "Need help?", "Register for MySBA", and "Sign In". The main heading is "MySBA Loan Portal" with a sub-heading: "A Web-based platform where SBA borrowers can view loan details, make payments, and access statements for COVID-19 EIDL, Disaster, or SBA-serviced 7(a) loans." Below this are three main service cards: "Paycheck Protection Program", "COVID EIDL", and "Disaster Assistance Loans". The "Disaster Assistance Loans" card has a red circle around the "Determine your eligibility" button. At the bottom, there is a section titled "In the MySBA Loan Portal you can" with three bullet points: "View and make payments towards your SBA loans", "Access statements and manage payments", and "Submit an application for certain types of SBA loans".

The screenshot shows the "Disaster Declaration Search" form. The heading is "Disaster Declaration Search" with a sub-heading: "SBA disaster loans may be available to homeowners, renters, and businesses of all sizes in areas covered by a disaster declaration." The main heading of the form is "Let's determine if you are eligible to apply for an SBA disaster loan." Below this is a form with two dropdown menus: "Select the location of your property" (with "Minnesota" selected) and "Which county is the damaged property in?" (with "Clearwater" selected). Both dropdown menus are circled in red. There is a "Continue" button at the bottom right of the form. At the bottom of the page, there is a footer with the SBA logo, "U.S. Small Business Administration", address "409 3rd St, SW Washington, DC 20416", phone number "1-833-572-0502", and social media icons for Facebook, Twitter, YouTube, LinkedIn, and Instagram.

Tips if you apply online



- Legal name, ID, etc. as appears on the federal tax filing
- Multiple Log In Attempts
- Password Reset (Photo of Username and password)
- Multiple owners – Joint application
- Notifications – How to ensure you stay in the know
 - Monitor the Portal and your email every day
 - Check your Spam folder

Business Recovery Centers

Business Recovery Center (BRC) Lowndes County

Turner Center for the Arts, Art Annex

[601 North Patterson Street Valdosta, GA 31601](#)

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

Saturday, 9 a.m. to 4 p.m.

Closed: Sunday

Closed Monday, Oct. 14 for Holiday

Business Recovery Center (BRC) Richmond County

CSRA Regional Commission

[3626 Walton Way Ext.](#), Suite 1 Augusta, GA 30909

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

Saturday, 9 a.m. to 4 p.m.

Closed: Sunday

Closed Monday, Oct. 14 for Holiday

Portable Loan Outreach Center (PLOC) Lowndes County

McMullen Southside Library

[527 Griffin Avenue](#)

Valdosta, GA 31601

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

Saturday, 9 a.m. to 4 p.m.

Closed: Sunday

Closed Monday, Oct. 14 for Holiday

Business Recover Center (BRC) Bulloch County

Eastern Heights Baptist Church

[23805 US Hwy 80 E](#)

Statesboro, GA 30461

Hours: Monday – Friday, 8 a.m. to 5 p.m.

Saturday, 10 a.m. to 4 p.m.

Closed: Sunday

Closed Monday, Oct. 14 for Holiday

Business Recover Center (BRC) Chatham County

Savannah Entrepreneurial Center

[801 E Gwinnett St](#)

Savannah, GA 31404

Opening: **Friday, Oct. 11**, 1 p.m. to 6 p.m.

Hours: Monday – Friday, 8 a.m. to 5 p.m.

Saturday, 10 a.m. to 4 p.m.

Closed: Sunday

Closed Monday, Oct. 14 for Holiday

Targeted Recovery Campaigns

To assist businesses with short, intermediate, and long-term recovery efforts, FOCE will implement targeted campaigns designed to: assist owners in receiving favorable outcomes, message the services available to the community, and promote long term recovery and resiliency.

Business Reconsideration

An analysis of the demographics, within the primary counties, businesses in the impacted areas. FOCE anticipates starting the reconsideration campaign within 2 weeks of the declaration notice. Targeted audience will be businesses that fell **2-points** short of the SBA credit threshold and were auto-declined.

Business Withdrawal

FOCE will use its internal assets to assist businesses that were withdrawn due to missing or incomplete documentation. In cases where the business structure is more complex, FOCE will look to leverage the assistance of resource partners to assist with these files.

Targeted EIDL

FOCE will execute a robust EIDL campaign targeting small businesses in the primary and contiguous counties, including entities in the rural and underserved communities 30 days before the physical filing deadline. We will leverage the communications networks of partners for publicity and collaborate on EIDL workshops in the impacted counties.

Targeted Business Analysis

FOCE will leverage the available resource partners to provide training, technical and financial assistance, and counseling services to approved and declined businesses. Our data analysis will take place at the end of the physical filing deadline to determine our targeted audience.

The SBA Resource Partner Network

Access the right tools at the right time—wherever you are.



Approved and funded by the SBA



1,400+ partner offices nationwide



Find local resource partners near you at [SBA.gov/local-assistance](https://www.sba.gov/local-assistance)



SBA Office of Disaster Recovery & Resiliency Contacts for the Public

For more information about SBA's disaster assistance program, go to:

www.sba.gov/disaster

Or contact SBA's Customer Service Center
by phone at: **1-800-659-2955**

For people who are deaf, hard of hearing, or have a speech disability, please dial **7-1-1** to
access telecommunications relay services

Or by email at: DisasterCustomerService@sba.gov

Ways to apply



- Scan the QR Code
- Visit sba.gov/disaster
- Call (800) 659-2955 to locate a Recovery Center
for assistance with your application

Questions?

- Call (800) 659-2955 (dial 7-1-1 to access telecommunications relay services)