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## Disaster Field Operations Center East

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### **SBA Offers Disaster Assistance to Businesses and Residents of Tennessee Affected by the Dec. 25 Explosion**

**WASHINGTON** – Tennessee businesses and residents affected by the explosion in Nashville on Dec. 25, 2020, can apply for low-interest disaster loans from the U.S. Small Business Administration, Acting SBA Administrator Tami Perriello announced today.

Administrator Perriello made the loans available in response to a letter from Tennessee Gov. Bill Lee on Jan. 22, requesting a disaster declaration by the SBA. The declaration covers Davidson County and the adjacent counties of Cheatham, Robertson, Rutherford, Sumner, Williamson, and Wilson in **Tennessee**.

“The SBA is strongly committed to providing the people of Tennessee with the most effective and customer-focused response possible to assist businesses of all sizes, homeowners, and renters with federal disaster loans,” said Perriello. “Getting businesses and communities up and running after a disaster is our highest priority at SBA.”

In accordance with health precautions for the Coronavirus (COVID-19), the SBA will not establish a field presence to assist survivors. However, the SBA will continue to provide customer service and conduct outreach virtually with webinars, phone assistance and step-by-step application assistance. The SBA has opened a Virtual Disaster Loan Outreach Center to help survivors apply online using the Electronic Loan Application via the SBA’s secure website at [DisasterLoan@sba.gov](mailto:DisasterLoan@sba.gov). Virtual customer support representatives are available to help applicants complete the online application during these hours:

#### **Virtual Disaster Loan Outreach Center (VDLOC)**

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

Hours: **8 a.m. – 8 p.m. Eastern Time**

Email: [FOCE-Help@sba.gov](mailto:FOCE-Help@sba.gov)

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

Survivors should contact the SBA’s Disaster Customer Service Center at (800) 659-2955 for assistance in completing their loan applications. Requests for SBA disaster loan program information may be obtained by emailing [FOCE-Help@sba.gov](mailto:FOCE-Help@sba.gov). The SBA will conduct extensive outreach to ensure that those affected by the disaster have an opportunity to apply for assistance.

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“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,” said SBA’s Tennessee District Director LaTanya Channel.

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, 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 percent for businesses, 2 percent for nonprofit organizations, and 1.125 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.

Applicants may apply online using the Electronic Loan Application (ELA) via the SBA’s secure website at [DisasterLoan.sba.gov](https://DisasterLoan.sba.gov).

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 [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 **March 29, 2021**. The deadline to return economic injury applications **Oct. 28, 2021**.

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### **About the U.S. Small Business Administration**

The U.S. Small Business Administration makes the American dream of business ownership a reality. 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 or 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 [sba.gov](https://sba.gov).