






JACKSON COUNTY BOARD OF COUNTY COMMISSIONERS

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PRESS RELEASE

FOR IMMEDIATE RELEASE

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April 1, 2024

SBA Offers Disaster Assistance to Businesses and Residents of Jackson County, FL Affected by Severe Storms and Tornadoes

Jackson County, FL – Florida businesses and residents affected by severe storms, straight-line winds and tornadoes on Jan. 8-9 are eligible to apply for low-interest disaster loans from the U.S. Small Business Administration, SBA Administrator Isabel Casillas Guzman announced today.

Administrator Guzman made the loans available in response to a letter from Florida Governor Ron DeSantis' authorized representative Kevin Guthrie, on March 25 requesting a disaster declaration by the SBA. Businesses and residents in the declared area can now apply for low-interest disaster loans from the SBA. The declaration covers Bay and **Jackson** counties and the adjacent counties of Calhoun, Gadsden, Gulf, Holmes, Liberty, Walton, and Washington in **Florida**; Geneva and Houston in Alabama; and Seminole in Georgia.

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

To assist businesses and residents affected by the disaster, the SBA will open Disaster Loan Outreach Centers (DLOCs), in Bay and Jackson counties, at 11 a.m. on Tuesday, April 2.

Disaster Loan Outreach Center (DLOC) Jackson County

Jackson County Agriculture Center

3631 US-90

Marianna, FL 32448

Opening: Tuesday, April 2, 11 a.m. to 6 p.m.

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

Saturdays, 10 a.m. to 2 p.m.

Closed: Sundays

Permanently Closes: Tuesday, April 16 at 4 p.m.

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

"Businesses and private nonprofit organizations may borrow up to \$2 million to repair or replace

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disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets,” said SBA’s North Florida District Director Jonel Hein.

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

Loans up to \$500,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for loans up to \$100,000 to repair or replace damaged or destroyed personal property.

Applicants may be eligible for a loan amount increase of 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.

Interest rates are as low as **4%** for businesses, **3.25%** for nonprofit organizations, and **2.688%** for homeowners and renters, with terms up to 30 years. Interest does not begin to accrue, and monthly payments are not due, until 12 months from the date of the initial disbursement. Loan amounts and terms are set by the SBA and are based on each applicant’s financial condition. Applicants may apply online and receive additional disaster assistance information at sba.gov/disaster. Applicants may also call SBA’s Customer Service Center at **(800) 659-2955** or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

The filing deadline to return applications for physical property damage is **May 28, 2024**. The deadline to return economic injury applications is **Dec. 27, 2024**.

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