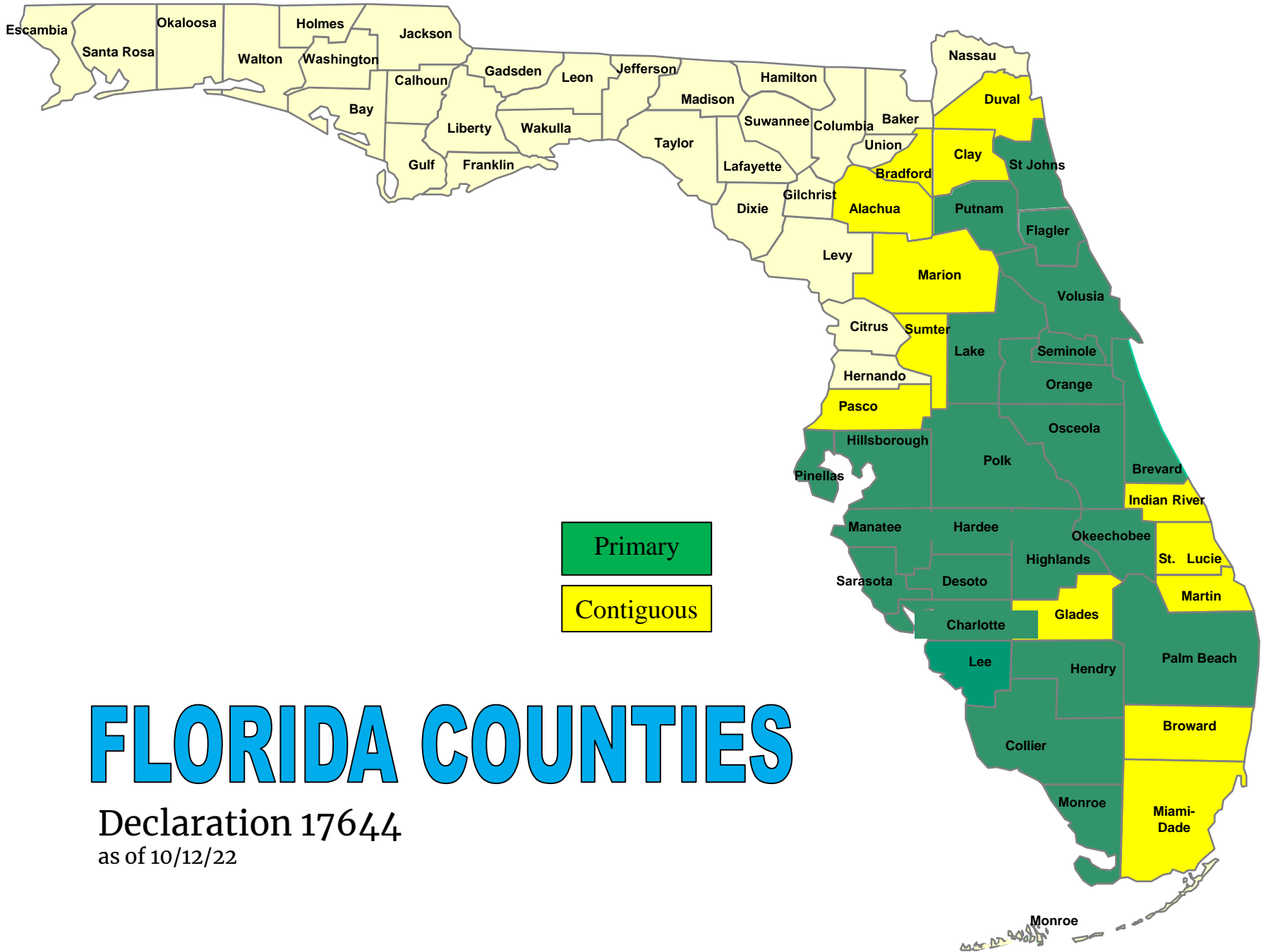




U.S. Small Business Administration



Primary

Contiguous

FLORIDA COUNTIES

Declaration 17644
as of 10/12/22

Small Business Losses in Disaster



25%

of businesses
don't open again
after a disaster.

Source: Insurance Institute for Business and Home Safety

SBA Disaster Response

By the Numbers

As of 10/12/2022

Total Field Staff – 101 Personnel

Total Business Recovery Centers – 6 BRCs Total

**Plus embedded at 11 FEMA DRCs

5 w/ Fixed Addresses
1 Mobile

[701 5th Ave S, Naples](#)

Mon 9 am – 4:30 pm

Tues – Sun 9 am – 5 pm

[1845 Veterans Park Drive](#)

Sun – Sat -- 9 am – 6 pm

What SBA Offers

Low-Interest Disaster loans

- **Businesses and private nonprofit organizations of any size**
May borrow up to \$2 million

Physical Property Loans

- Repair or replace real estate, machinery, equipment, inventory and other business assets

Economic Injury Disaster Loans – EIDL

- Working Capital Loan
- Pays rent, salaries, accounts payable and other financial obligations

- ***Note: The maximum business loan is \$2 million, unless the business qualifies as a Major Source of Employment (MSE).***

What SBA Offers

Low-Interest Disaster loans

■ Homeowners

- Up to \$200,000 to repair/replace primary residence
- Up to \$40,000 to repair /replace personal property, including automobiles, deductibles

■ Renters

- Up to \$40,000 to repair /replace personal property, including automobiles

SBA Disaster Loan Limits

Types of Loans	Borrowers	Purpose	Max. Amount
Business Loans	Businesses and private nonprofits	Repair or replace real estate, inventory, equipment, etc.	\$2 million *
Economic Injury Loans	Small businesses and private nonprofits	Working capital loans	\$2 million *
Home Loans	Homeowners	Repair or replace primary residence	\$200,000
Home Loans	Homeowners and renters	Repair or replace personal property	\$40,000
Mitigation	Businesses, private nonprofits and homeowners.	Mitigate / prevent future loss of the same type	20% of verified physical damage. Homeowners limited to \$200,000.

***The maximum business loan is \$2 million, unless the business qualifies as a Major Source of Employment (MSE).**

What SBA Offers

Low-Interest Disaster loans

■ Mitigation for Businesses and Homeowners

- ❖ Consider Mitigation in your rebuilding plans
- ❖ For example, about \$45 a month will pay for a \$10,000 mitigation project.

- Loan increase up to 20% of total physical damages as verified by SBA
- Build Back smarter and stronger
- Eligible mitigation improvements may include:
 - ✓ Safe room or storm shelter, grading, hurricane shutters
 - ✓ Sump pump, elevation, retaining walls, home raising
 - ✓ Protects property / occupants from future damage caused by a similar disaster
 - ✓ Other improvements

Interest Rates, Terms and Loan Approval Requirements

Interest Rates as low as:

- 2.2% homeowners & renters
 - 3% business loans
 - 1.9% non-profit

Loan Terms

- 15 years or 30 years

Loan Approval Requirements

➤ Eligibility

- Applicants must be in a declared county and information provided to SBA should support their losses were caused by Hurricane Ian

➤ Repayment

- Applicants must show they have sufficient income to meet current obligations and repay SBA the loan

➤ Credit History

- Credit history must be acceptable to SBA

Florida - Hurricane Ian

Office Locations

Declaration #17644

Updated 10/10/22

Office Type	County	Building Name/Location	Street	City	ST	Zip	Day	Hours
BRC	Collier	The Naples Players	701 5th Ave South	Naples	FL	34102	Mon - Sun	Mon: 9:00 am - 4:30 pm Tue - Sun: 9:00 am - 5:00 pm
BRC <i>(Mobile)</i>	Collier	Museum of the Everglades	105 Broadway Avenue W	Everglades City	FL	34139	Fri - Mon	Fri, Oct 7 - Mon, Oct 10 only 9:00 am - 6:00 pm
BRC	Hillsborough	Chloe Coney Urban Enterprise Center	1907 E Hillsborough Ave	Tampa	FL	33610	Sun - Sat	9:00 am - 5:00 pm
BRC	Lee	Kiwanis Club of Cape Coral	360 Santa Barbara Blvd South	Cape Coral	FL	33990	Mon - Thu	8:00 am - 7:00 pm
BRC	Lee	The HUB at SFWL INC	25071 Chamber of Commerce Drive	Bonita Springs	FL	34135	Sun - Sat	9:00 am - 5:00 pm
BRC	Seminole	Sanford Information Center	230 E. First Street	Sanford	FL	32771	Sun - Sat	9:00 am - 6:00 pm
DRC <i>(Mobile)</i>	Charlotte	Home Depot (Parking Lot)	12621 South McCall Road	Port Charlotte	FL	33981	Sun - Sat	9:00 am - 6:00 pm



Florida - Hurricane Ian

Office Locations

Declaration #17644

Updated 10/10/22

Office Type	County	Building Name/Location	Street	City	ST	Zip	Day	Hours
DRC	Collier	Veteran's Community Park	1895 Veteran's Park Drive	Naples	FL	34109	Sun - Sat	9:00 am - 6:00 pm
DRC	Hardee	Wauchula Civic Center	515 Civic Center Dr.	Wauchula	FL	33873	Sun - Sat	9:00 am - 6:00 pm
DRC	Lee	The Lake Library	15290 Bass Road	Fort Myers	FL	33919	Sun - Sat	8:00 am - 7:00 pm
DRC	Lee	Fort Myers DMS Building	2295 Victoria Ave	Fort Myers	FL	33901	Sun - Sat	8:00 am - 7:00 pm
DRC	Orange	Barnett Park	4801 W. Colonial Drive	Orlando	FL	32808	Sun - Sat	9:00 am - 6:00 pm



SBA Disaster Assistance Business Webinar

Oct. 19 & 20 at 1:00pm

HURRICANE IAN DISASTER BUSINESS RECOVERY WEBINAR



Have questions or need assistance due to losses your small business suffered from Hurricane Ian? Help is here.

- Wednesday, Oct. 19 at 1pm
- Thursday, Oct. 20 at 1pm

(VIRTUAL SESSIONS WILL PRESENT THE SAME INFORMATION)



Attend via phone, tablet, laptop, or desktop



U.S. Small Business Administration

Understand disaster loans and how SBA can help your business

- Applying for assistance
- Loan Amounts up to \$2MM
- Low, Fixed Interest Rates
- Terms up to 30 yrs
- Mitigation
- Q & A

Don't wait for insurance. Start recovery now. Apply today.

SBA Disaster Assistance Business Webinar

Oct. 19 & 20 at 1:00pm

****Register Here****
Share with Friends

October 19

<https://events.blackthorn.io/en/6g3Q8Wa7/sba-hurricane-ian-disaster-business-recovery-webinar-5a1e6g2VtCP/overview>

Facebook:

<https://www.facebook.com/events/664243931795257/>

October 20

<https://events.blackthorn.io/en/6g3Q8Wa7/sba-hurricane-ian-disaster-business-recovery-webinar-5a1e6g2VtCz/overview>

Facebook:

<https://www.facebook.com/events/5813252482032157/>

SBA Information Sessions Contact

Serving Charlotte, Collier & Lee Counties

SBA Customer Service 800-259-2955
disastercustomerservice@sba.gov

For more information about
SBA Disaster Loans
visit our website at:

sba.gov/disaster

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