



Disaster Field Operations Center East

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SBA Announces Location Changes for Two Erie County Disaster Loan Outreach Centers Opening Friday, March 3

WASHINGTON – New York businesses and residents affected by Winter Storm Elliott that occurred Dec. 23-28, 2022, are eligible to apply for low-interest disaster loans from the U.S. Small Business Administration. Two new locations will host SBA’s Disaster Loan Outreach Centers in Erie County.

The Buffalo center will be located at the **Delavan Grider Community Center, 877 E. Delavan Ave.**, instead of at Mt. Olive Baptist Church, 701 E Delavan Ave. The second center will open at the **Erie County Training & Operations Center, 3359 Broadway, Cheektowaga**, instead of at the West Seneca Library and Community Center. The opening time and date remain the same for both centers, noon to 6 p.m. Friday, March 3. The operating hours and closing dates are also unchanged.

The declaration covers Erie County and the adjacent counties of Cattaraugus, Chautauqua, Genesee, Niagara and Wyoming in **New York**. Businesses of all sizes, non-profit organizations, homeowners and renters with uninsured or under-insured losses from Winter Storm Elliott are encouraged to apply to the low-interest disaster loan program.

To assist businesses and residents affected by the disaster, the SBA will operate two Disaster Loan Outreach Centers (DLOCs) in Erie County beginning at noon on Friday, March 3:

<u>Disaster Loan Outreach Center</u>	<u>Disaster Loan Outreach Center</u>
Erie County Training & Operations Center <u>3359 Broadway</u> Cheektowaga, NY 14227	Delavan Grider Community Center <u>877 E. Delavan Ave.</u> Buffalo, NY 14215
Opening: Friday, March 3, noon – 6 p.m. Hours: Monday – Friday, 9 a.m. – 6 p.m. Saturday, 10 a.m. – 2 p.m. Closed: Sunday	Opening: Friday, March 3, noon – 6 p.m. Hours: Monday – Friday, 9 a.m. – 6 p.m. Saturday, 10 a.m. – 2 p.m. Closed: Sunday
Closes Permanently: Thursday, March 16 at 4 p.m.	Closes Permanently: Thursday, March 16 at 4 p.m.

Customer Service Representatives will be available at the DLOCs to answer questions about the disaster loan program and help individuals complete their applications. Due to the ongoing COVID-19 pandemic, the SBA has established protocols to help protect the health and safety of the public. All visitors to the DLOC are encouraged to wear a face mask.

“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 Buffalo District Director Franklin J. Sciortino.

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. 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 of up to 20 percent of their physical damages, as verified by the SBA for mitigation purposes. Eligible mitigation improvements might include insulating pipes, insulating walls and attics, weather stripping doors and windows, and installing storm windows to help protect property and occupants from future damage caused by a similar disaster.

Interest rates are as low as **3.305** percent for businesses, **2.375** percent for nonprofit organizations, and **2.313** percent for homeowners and renters, with terms up to 30 years. Loan amounts 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 SBA’s secure website at [DisasterLoanAssistance.sba.gov/ela/s](#) and should apply under SBA declaration **#17794**.

Disaster loan information and application forms can also be obtained by calling the SBA’s Customer Service Center at 800-659-2955 (if you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services) or sending an email to [DisasterCustomerService@sba.gov](#). Loan applications can also be downloaded from [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 **April 28, 2023**. The deadline to return economic injury applications is **Nov. 27, 2023**.

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About the U.S. Small Business Administration

Recently, U.S. SBA Administrator Isabella Casillas Guzman [announced a policy change](#) granting 12 months of no payments and 0 percent interest. This policy change will benefit disaster survivors and help them to decrease the overall cost of recovery by reducing the amount of accrued interest they must repay. Details are available through the SBA Disaster Assistance Customer Service Center at 800-659-2955. Individuals with verbal or hearing impairments may dial 7-1-1 to access telecommunications relay services from 8 a.m. to 8 p.m. ET, Monday to Friday, or email: [DisasterCustomerService@sba.gov](#).

The U.S. Small Business Administration helps power the American dream of business ownership. 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, 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 [www.sba.gov](#).