

Although the Federal Emergency Management Agency did not find Pennsylvania residents who suffered property damage due to flooding from August 10 through 15 eligible for direct federal assistance, those individuals and businesses can still apply for low-interest loans through the Small Business Administration.

The SBA is opening Disaster Loan Operations Centers (DLOC) at locations throughout the Commonwealth, including in Columbia and Northumberland Counties. The centers are open to the public today at 11 a.m. Residents can apply in person or online at www.disasterloan.sba.gov/ela/.

Centers will remain open through and including Thursday, December 20, when they will close at 4 p.m. Saturday hours will be 10 a.m. – 2 p.m. and Friday, Monday, Tuesday and Wednesday hours will be 9 a.m. – 6 p.m.

In Columbia County, the DLOC is located at the Benton Borough Building, 590 Everett St., Benton. In Northumberland County, the center is located at the Warrior Run Area Fire Department Headquarters, 1125 Main St., Watsontown.

Loans of up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for loans of up to \$40,000 to repair or replace damaged or destroyed personal property.

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.

Additionally, applicants may be eligible for a loan amount increase up to 20 percent of their physical damages 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 3.675 percent for businesses, 2.5 percent for nonprofit organizations, and 2 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 SBA's secure website at 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. Loan applications can also be downloaded at www.sba.gov. Completed applications should be returned to the centers or 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 February 11, 2019. The deadline to return economic injury applications is September 11, 2019.

The complete listing of DLOC locations can be found on the next page.

County	DLOC Location
Bradford	Fairfield Inn by Marriott 1248 Golden Mile Road Towanda, PA 18848
Columbia	Benton Borough Building 590 Everett St. Benton, PA 17814
Delaware	Delaware County Emergency Services Building 360 North Middletown Rd. Media, PA 19063
Northumberland	Warrior Run Area Fire Dept. Headquarters 1125 Main St. Watsontown, PA 17777
Schuylkill	Port Carbon Borough Municipal Building 301 First Street P.O. Box 71 Port Carbon, PA 17965
Susquehanna	Susquehanna County Department of Public Safety County Office Building 81 Public Avenue Montrose, PA 18801