



Disaster Field Operations Center East

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SBA is Opening a Disaster Loan Outreach Center in Saint Clair County, Illinois

ATLANTA – The [U.S. Small Business Administration \(SBA\)](#) announced today it will transition its Business Recovery Center in East St. Louis into a Disaster Loan Outreach Center to serve Illinois business owners, homeowners and renters impacted by the severe storm and flooding that occurred July 25-28, 2022.

“I encourage anyone who has not applied for a disaster loan to visit the center for one-on-one assistance. Our team is on the ground to help,” said Kem Fleming, director of SBA’s Field Operations Center East in Atlanta.

Anyone referred to SBA by FEMA who has yet to complete their application can visit the Clyde Jordan Community Center for assistance with inputting their application. There is no cost to apply and no obligation to accept a loan. If an application is denied for a homeowner or renter, SBA automatically refers the applicant back to FEMA for potential additional grant consideration. SBA’s Customer Service Representatives are also available to answer questions about the disaster loan program, check an application’s status, and assist with reconsideration requests.

The Disaster Loan Outreach Center (DLOC) is open as indicated below until further notice:

SBA Disaster Loan Outreach Center

St. Clair County

Clyde C. Jordan Community Center

[6755 State St.](#)

East St. Louis, IL 62203

Normal Hours: Monday – Friday, 8:30 a.m. to 5 p.m.

Holiday Closure:

Thursday, Dec. 22 to Monday, Dec. 26

Saturday, Dec. 31 to Monday, Jan. 2

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.

The disaster declaration covers St. Clair County in **Illinois**, which is eligible for both Physical and Economic Injury Disaster Loans from the SBA. Small businesses and most private nonprofit

organizations in the following adjacent counties are eligible to apply only for SBA Economic Injury Disaster Loans (EIDLs): Clinton, Madison, Monroe, Randolph and Washington in **Illinois**; and St. Louis County and St. Louis City in **Missouri**.

Businesses and private nonprofit organizations of any size may borrow up to \$2 million to repair or replace disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

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.

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

Building back smarter and stronger can be an effective recovery tool for future disasters. 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, elevation, retaining walls, and landscaping to help protect property and occupants from future damage caused by a similar disaster.

Interest rates are as low as **2.935** for businesses, **1.875** percent for nonprofit organizations, and **1.688** 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.

To be considered for all forms of disaster assistance, applicants should register online at [DisasterAssistance.gov](#) or download the FEMA mobile app. If online or mobile access is unavailable, applicants should call the FEMA toll-free helpline at 800-621-3362. Those who use 711-Relay or Video Relay Services should call 800-621-3362.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloanassistance.sba.gov/ela/s/> and should apply under SBA declaration # **17677**.

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 was **Dec. 22, 2022**. The deadline to return economic injury applications is **July 14, 2023**.

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About the U.S. Small Business Administration

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 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 www.sba.gov.