

It's Important to Return Your SBA Loan Application

Release Date: April 21, 2023

NASHVILLE, Tenn. – After you apply for disaster assistance from FEMA, you may be referred to the U.S. Small Business Administration, the largest source of federal disaster funds for survivors. If you receive a disaster loan application, you are encouraged to submit it even if you're not sure you want or need a loan.

Here's why. If SBA cannot approve your loan application, SBA will refer you to FEMA's Other Needs Assistance program for possible additional assistance. Not returning the application may disqualify you from other assistance FEMA offers for disaster-related car repairs, essential household items and necessary disaster-related expenses.

In planning your recovery, give yourself the widest possible set of options. Completing and submitting the SBA application makes another resource available if you choose to use it.

Businesses may borrow up to \$2 million from the SBA; homeowners may borrow up to \$200,000 to repair or replace their primary residence. Homeowners and renters may borrow up to \$40,000 to repair or replace personal property.

To apply to SBA online or to download applications, go to <https://DisasterLoanAssistance.sba.gov/>. You may call SBA's Customer Service Center at **800-659-2955** or email DisasterCustomerService@sba.gov for more information or to have a loan application mailed to you. For people who are deaf, hard of hearing or have a speech disability, dial **711** to access telecommunications relay services.

Completed paper loan applications should be mailed to **U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155**. You may also apply with the help of an SBA representative or submit your loan application at a Business Recovery Center.



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Business Recovery Centers are staffed with SBA customer service representatives who can assist business owners and nonprofit organizations with their loan applications; accept documents for existing applications; and provide loan status updates. Homeowners and renters may also visit the centers for assistance.

Business Recovery Centers are open at the following locations:

Macon County

Macon County Emergency Communications District

898 Highway 52 Bypass East

Lafayette, TN 37083

Hours: 8 a.m. to 6 p.m. Monday to Friday; 9 a.m. to 1 p.m. Saturday

McNairy County

The Latta Theater Visitor Center

205 W. Court Avenue

Selmer, TN 38375

Opens: 1 p.m. to 6 p.m. Thursday, April 20

Hours: 8 a.m. to 6 p.m. Monday to Friday; 9 a.m. to 3 p.m. Saturday

Rutherford County

Rutherford County Historic Courthouse

One Public Square, Suite 303



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Murfreesboro, TN 37130

Hours: 8 a.m. to 4:30 p.m. Monday to Friday; 9 a.m. to 3 p.m. Saturday

Tipton County

Dyersburg State Community College

Jimmy Naifeh Center

Learning Resource and Student Center, Room 183

3149 Highway 51 South

Covington, TN 38019

Hours: 8 a.m. to 6 p.m. Monday to Thursday; 8 a.m. to 5 p.m. Friday; 9 a.m. to 3 p.m. Saturday

Small businesses and most private nonprofit organizations in the following 25 Tennessee counties are eligible to apply only for SBA's Economic Injury Disaster Loans: **Bedford, Chester, Clay, Coffee, Crockett, Davidson, Decatur, DeKalb, Fayette, Henderson, Hickman, Jackson, Lauderdale, Lawrence, Madison, Marshall, Maury, Perry, Shelby, Smith, Sumner, Trousdale, Warren, Williamson and Wilson.**

To apply for FEMA disaster assistance, visit [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance), use the [FEMA mobile app](#) or call the **FEMA Helpline at 800-621-3362**. If you use a relay service such as video [relay service](#) (VRS), captioned telephone service or others, give FEMA your number for that service when you apply. Helpline operators speak many languages and lines are open from **6 a.m. to midnight Central Daylight Time daily**. Press 2 for Spanish. Press 3 for an interpreter who speaks your language. For an American Sign Language video on how to apply, go to https://www.youtube.com/watch?v=LU7wzRjByhI&list=PL720Kw_OojlKOhtKG7HM_0n_kEawus



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The deadline to apply for FEMA assistance and a low-interest disaster loan from the SBA is **Tuesday, June 6, 2023**. The last day for small businesses, small agricultural cooperatives and most private nonprofit organizations to apply for an SBA economic injury loan is **Monday, Jan. 8, 2024**.

For the latest information on Tennessee's recovery from the severe storms, straight-line winds and tornadoes, visit [FEMA.gov/Disaster/4701](https://www.fema.gov/Disaster/4701). You may also follow [TN.gov/TEMA](https://www.tn.gov/TEMA); [Twitter.com/TEMA](https://twitter.com/TEMA), [Facebook.com/TNDisasterInfo](https://www.facebook.com/TNDisasterInfo), [@FEMARegion4/Twitter](https://twitter.com/FEMARegion4) and [Facebook.com/FEMA](https://www.facebook.com/FEMA).



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