

Shapiro Administration Announces Low-interest Loans Available for September 2023 Flood Survivors in Northeast Pennsylvania

Governor Josh Shapiro Secures Federal Support Following Flooding in Lackawanna, Luzerne, Monroe, Susquehanna, Wayne, and Wyoming Counties

Harrisburg, PA – Governor Josh Shapiro announced today that the U.S. Small Business Administration (SBA) approved his recent request to make financial aid available to survivors after devastating flooding on September 9, 2023.

“The flooding in Northeastern PA has been devastating, and I stand committed to helping Pennsylvanians recover and rebuild stronger than before,” said **Governor Shapiro**. “That’s why we worked with the federal government to open up access to these low interest loans as one tool to ensure homeowners and business owners have the support they need and can recoup unforeseen losses.”

The SBA’s [Disaster Loan program](#) provides low-interest loans for homeowners, renters, private non-profits, and businesses located in disaster declared counties who sustained damages from flooding. The SBA can provide up to \$500,000 for homeowners to replace or repair their primary residences and up to \$100,000 for homeowners and renters to replace or repair personal property. Businesses and most private non-profits may apply for up to \$2 million to cover disaster losses not fully covered by insurance.

Additionally, small businesses, small agricultural cooperatives, and most private nonprofit organizations located in the declared disaster area that have suffered substantial economic injury may be eligible for an SBA Economic Injury Disaster Loan (EIDL).

The SBA offers long-term repayment options to keep payments affordable, with terms up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower’s ability to repay. View details about the SBA’s disaster declaration for the September 9, 2023, flooding [here](#).

Applicants may immediately 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 and referencing Disaster Declaration #20166 and #20167.

Alternatively, loan applications can be downloaded at sba.gov/disaster and completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The SBA will open a Disaster Loan Outreach Center (DLOC) in Lackawanna County **beginning Tuesday, January 30, 2024, at 11:00 a.m.** to provide in-person assistance for those wishing to apply. Visiting the DLOC is not required to obtain assistance.

Lackawanna County:

Lackawanna County Center for Public Safety
30 Valley View Dr.
Jessup, PA 18434

DLOC Hours of Operation:

Monday through Friday from 9:00 a.m. until 6:00 p.m.

Saturday from 10:00 a.m. until 2:00 p.m.

Sunday the DLOC is closed

The DLOC permanently closes on Thursday, February 15 at 4:00 p.m.

The deadline to return disaster loan applications is Monday, March 25, 2024. The deadline to return economic injury disaster loan (EIDL) applications is Friday, October 25, 2024.

Affected homeowners and renters are strongly encouraged to complete the SBA disaster loan application, as those who do not qualify for an SBA loan may later be eligible for other assistance.