



U.S. Small Business
Administration



NEWS RELEASE

Disaster Field Operations Center East

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SBA and the Florida SBDC Network Launch Pilot Initiative to Help Businesses with Appeal Process

ATLANTA – The [U.S. Small Business Administration \(SBA\)](#) and the [Florida Small Business Development Center Network \(SBDC\)](#) today announced a new pilot program geared toward helping businesses qualify for SBA disaster loans. The pilot program will re-examine the applications of businesses that did not meet approval qualifications and were declined for an SBA disaster loan.

“Our analysis of business applications showed nearly one hundred businesses missed approval by just a hair. We are asking business owners to explore their SBA disaster loan application with the SBDC to identify areas where the application could possibly be updated to overcome any credit or lack of repayment ability and be slated for approval,” said Kem Fleming, Center Director of Field Operations Center East.

The SBA and SBDC are working together to assist Florida businesses recovering from the impact of Hurricane Ian. Both organizations will contact the selected businesses eligible to participate in the pilot program via phone and/or email to offer technical assistance from the SBDC. Businesses indicating an interest in participating in the pilot program will be paired with an SBDC business consultant who will assist them in preparing a reconsideration request.

The SBDC business consultants will meet with business owners, discuss the qualification process, and explore whether the business’s SBA loan application may be sufficiently updated to help the business overcome any credit or other issues that barred original approval. The SBA’s goal is to approve as many business loans as possible and reverse adverse decisions whenever practical.

“We are excited to work with our SBA partners to help more small businesses access the capital they need following Hurricane Ian,” said Greg Britton, state director of the Florida SBDC Network. “We know research suggests that access to capital is critical to business owners following a disaster. We are committed to doing all we can to help business owners access the resources they need to rebuild and recover.”

Business owners may be asked to provide the SBDC with information such as a recent credit bureau report, a copy of the most recent federal income tax return or current financial information. As stated in the SBA decline letter, applicants declined for unsatisfactory credit may obtain a free copy of their credit report.

All applicants have up to six months from the date of the SBA decline letter to provide information to overcome the reasons stated by SBA for not offering a loan. The SBA and the Florida SBDC Network

offer this service free of charge with no obligation to participate. The pilot program will not affect a business's right to request a reconsideration of their disaster loan application.

Businesses that have not yet submitted an SBA disaster business loan application, may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloanassistance.sba.gov/ela/s/> under SBA declaration # 17644.

Businesses, homeowners, renters and non-profits may visit the Business Recovery Center or Disaster Recovery Center for one-to-one assistance in submitting an application or help in seeking reconsideration of their loan decision.

Disaster loan information and application forms can be obtained from 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 by email at DisasterCustomerService@sba.gov.

The filing deadline to return applications for physical property damage is **Jan. 12, 2023**. The deadline to return economic injury applications is **June 29, 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.

About the Florida SBDC Network:

For more than 45 years, the Florida SBDC Network, the state's principal provider of business assistance [Fl. Stat. 288.001], has nourished a statewide partnership between higher education and economic development to provide existing and emerging small and medium-sized business owners with management and knowledge resources that enable overall growth, increased profitability, and economic prosperity for Florida's economy. In 2021, the Florida SBDC Network delivered more than 157,000 hours of consulting to more than 18,000 small business clients – resulting in business owners securing over half a billion in capital, securing more than \$380 million in government contracts, impacting 28,930 jobs, increasing sales by over \$4 billion, and creating 778 new businesses. With over 40 offices statewide, the Florida SBDC is funded in part by the U.S. Small Business Administration, Department of Defense, State of Florida and other private and public partners. The Florida SBDC Network, headquartered at the University of West Florida, is nationally accredited by the Association of SBDCs and is a recipient of the President's E Award for Export Service. Florida SBDC services are extended to the public on a nondiscriminatory basis. Language assistance services are available for individuals with limited English proficiency. For more information, please visit www.FloridaSBDC.org.