



[LEARN MORE](#)

[← Back to all topics](#)

# Coronavirus (COVID-19)

*SBA Disaster Assistance in Response to the Coronavirus*

---

## Content

[Areas eligible for SBA disaster loans](#)

[Apply for a loan with SBA](#)

---

The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Upon a request received from a state's or territory's Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.

- Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available statewide to small businesses and private, non-profit organizations to help alleviate economic injury caused by the Coronavirus (COVID-19). This will apply to current and future disaster assistance declarations related to Coronavirus.
- SBA's Office of Disaster Assistance will coordinate with the state's or territory's Governor to submit the request for Economic Injury Disaster Loan assistance.
- Once a declaration is made, the information on the application process for Economic Injury Disaster Loan assistance will be made available to affected small businesses within the state.
- SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.
- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses. The interest rate for non-profits is 2.75%.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.
- SBA's Economic Injury Disaster Loans are just one piece of the expanded

focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.

- For questions, please contact the SBA disaster assistance customer service center at 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

## Areas eligible for SBA disaster loans

**Arizona**

**California**

**Colorado**

**Connecticut**

**Delaware**

**District of Columbia**

**Florida**

**Contiguous Counties:**

ALABAMA

Baldwin, Covington, Escambia, Geneva, Houston

# Georgia

## Contiguous Counties:

ALABAMA

Barbour, Chambers, Cherokee, Cleburne, De Kalb, Henry, Houston, Jackson, Lee, Randolph, Russell

# Illinois

## Contiguous Counties:

IOWA

Clinton, Des Moines, Dubuque, Jackson, Lee, Louisa, Muscatine, Scott

KENTUCKY

Ballard, Crittenden, Livingston, Mccracken, Union

MISSOURI

Cape Girardeau, Clark, Jefferson, Lewis, Lincoln, Marion, Mississippi, Perry, Pike, Ralls, Saint Charles, Saint Louis, Saint Louis City, Sainte Genevieve, Scott

WISCONSIN

Grant, Green, Kenosha, Lafayette, Rock, Walworth

# Indiana

## Contiguous Counties:

### KENTUCKY

Boone, Breckinridge, Carroll, Daviess, Gallatin, Hancock, Hardin, Henderson, Jefferson, Meade, Oldham, Trimble, Union

# Louisiana

## Contiguous Counties:

### ARKANSAS

Ashley, Chicot, Columbia, Lafayette, Miller, Union

### MISSISSIPPI

Adams, Amite, Claiborne, Hancock, Issaquena, Jefferson, Marion, Pearl River, Pike, Walthall, Warren, Wilkinson

### TEXAS

Cass, Harrison, Jefferson, Marion, Newton, Orange, Panola, Sabine, Shelby

# Maine

# Maryland

# Massachusetts

## **Contiguous Counties:**

VERMONT

Bennington, Windham

## **Michigan**

### **Contiguous Counties:**

WISCONSIN

Florence, Forest, Iron, Marinette, Vilas

## **Montana**

### **Contiguous Counties:**

IDAHO

Clearwater, Fremont, Idaho

NORTH DAKOTA

Divide, Williams

WYOMING

Park, Teton

## **Nevada**

### **Contiguous Counties:**

## ARIZONA

Mohave

## IDAHO

Cassia, Owyhee, Twin Falls

## OREGON

Harney, Lake

## **New Hampshire**

### **Contiguous Counties:**

## VERMONT

Caledonia, Essex, Orange, Windham, Windsor

## **New Jersey**

## **New Mexico**

### **Contiguous Counties:**

## TEXAS

Andrews, Cochran, Deaf Smith, El Paso, Gaines, Hartley, Loving, Oldham, Winkler, Yoakum

## **New York**

### **Contiguous Counties:**

VERMONT

Addison, Bennington, Chittenden, Grand Isle, Rutland

**North Carolina**

**Ohio**

**Contiguous Counties:**

KENTUCKY

Boone, Boyd, Bracken, Campbell, Greenup, Kenton, Lewis, Mason, Pendleton

**Pennsylvania**

**Rhode Island**

**South Carolina**

**Tennessee**

**Utah**

**Contiguous Counties:**

WYOMING

Sweetwater, Uinta

**Virginia**

**Contiguous Counties:**



KENTUCKY

Boyd, Lawrence, Martin, Pike

## Washington

### Contiguous Counties:

IDAHO

Benewah, Latah, Nez Perce

OREGON

Gilliam, Hood River, Morrow, Sherman, Umatilla, Wasco

## West Virginia

### Contiguous Counties:

KENTUCKY

Boyd, Lawrence, Martin, Pike

## Apply for a loan with SBA

Applicants are encouraged to [apply online](#) for a disaster loan. If you do not have access to a computer or smartphone, please call us at 1-800-659-2955 for assistance.

# Get help after disaster strikes.

**GET DISASTER ASSISTANCE**

## Next

Hurricane Michael



What We Do

Newsroom

FOIA

Contact SBA

SBA en Español

SBA Team

SBA Performance

Inspector General

Privacy Policy

Blog



**Sign up for SBA email updates**

**SUBSCRIBE**

---

U.S. Small Business Administration 409 3rd St, SW. Washington DC 20416