Coronavirus (COVID-19)

SBA Disaster Assistance in Response to the Coronavirus

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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.

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:
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

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