U.S. Small Business Administration

NEWS RELEASE

OFFICE OF DISASTER RECOVERY

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SBA Offers Relief to Ohio Businesses, Private Nonprofits, Residents Affected by Adverse Weather

Low-Interest Disaster Loans Now Available

WASHINGTON — In response to a Presidential disaster declaration issued Oct. 2, the U.S. Small Business Administration announced the availability of low interest disaster loans for Ohio businesses, private nonprofit organizations, and residents affected by severe storms, straight-line winds, tornadoes, flooding, and landslides occurring Aug. 10 –22.

The declaration covers Ohio primary counties of Clermont, Franklin, Hamilton, Licking, Morgan, Muskingum, and Perry, which are eligible for both physical damage loans and Economic Injury Disaster Loans from SBA. Small businesses and most private nonprofit organizations in the following adjacent counties are eligible to apply only for SBA EIDLs: Ohio counties of Athens, Brown, Butler, Clinton, Coshocton, Delaware, Fairfield, Guernsey, Hocking, Knox, Madison, Noble, Pickaway, Union, Warren, and Washington, the Indiana counties of Dearborn and Franklin, as well as the Kentucky counties of Boone, Bracken, Campbell, Kenton, and Pendleton.

Businesses and nonprofits are eligible to apply for business physical disaster loans and may borrow up to $2 million to repair or replace disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

Homeowners and renters are eligible to apply for home and personal property loans and may borrow up to $100,000 to replace or repair personal property, such as clothing, furniture, cars, and appliances. Homeowners may apply for up to $500,000 to replace or repair their primary residence.

Applicants may also be eligible for a loan increase of up to 20% of their physical damage, as verified by SBA, for mitigation purposes. Eligible mitigation improvements include strengthening structures to protect against high wind damage, upgrading to wind rated garage doors, and installing a safe room or storm shelter to help protect property and occupants from future damage.

The SBA's Economic Injury Disaster Loan program is available to eligible small businesses, small agricultural cooperatives, and private nonprofits — including faith-based organizations — impacted by financial losses directly related to this disaster. The SBA is unable to provide disaster loans to agricultural producers, farmers, or ranchers, except for aquaculture enterprises.

EIDLs are for working capital needs caused by the disaster and are available even if the business or private nonprofit did not suffer any physical damage. The loans may be used to pay fixed debts, payroll, accounts payable, and other bills which could not be paid due to the disaster.

Interest rates are as low as 4% for businesses, 3.625% for private nonprofits, and 3% for homeowners and renters, with terms up to 30 years. Interest does not begin to accrue, and payments are not due until 12 months from the date of the first loan disbursement. The SBA determines eligibility and sets loan amounts and terms based on each applicant's financial condition.

"Through a presidential declaration, SBA provides financial assistance to help communities recover," said Chris Stallings, Associate Administrator of the Office of Disaster Recovery at SBA. "We offer disaster loans to homeowners, renters, businesses, and private nonprofits affected by the disaster."

Beginning **Wednesday, Oct. 7**, SBA customer service representatives are available at the Business Recovery Center in Perry County to answer questions about SBA's disaster loan program, explain the application process, and help individuals complete their application. Walk-ins are welcome, and you can schedule an in-person appointment in advance at appointment.sba.gov.

The hours of operation are listed below:

PERRY COUNTY
Business Recovery Center
William H. Barker Community Center
13047 Karl Brown Rd.
Roseville, OH 43777

Opens at noon Wednesday, Oct. 7

Hours: Monday – Friday, 8 a.m. – 5 p.m.
Saturday, 8 a.m. – 2 p.m.

To apply online, visit sba.gov/disaster. Applicants may also call SBA's National Support Network Center at (866) SBA-HELP or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

The filing deadline for returning applications for physical property damage is **Dec. 1**. The deadline to return economic injury applications is **July 2, 2027**.

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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.