



U.S. Small Business Administration

SBA Virtual Disaster Loan Outreach Center and Virtual Business Recovery Center for KY

Affected by the storms, flooding, landslides and mudslides?

SBA RESOURCES CAN HELP!



SBA Low-Interest Federal Loans for Disaster-Related Damages

PHYSICAL DAMAGES - Businesses of all sizes and nonprofits/faith-based org. (Real Estate, Inventory, Equipment...)

ECONOMIC INJURY - Small businesses and most nonprofits (Working capital, no physical damage needed to apply)

Interest rates as low as: 3% for businesses, 2% nonprofit organizations. Max. loan, \$2 million

HOMEOWNERS: Up to **\$200,000** for Primary Residence

HOMEOWNERS/RENTERS: Up to **\$40,000** for Personal Property

Interest rates as low as 1.25% All loans have repayment terms up to 30 years

For businesses/homeowners, mitigation is available up to 20% of SBA’s verified physical damage amount

APPLY NOW!!!

FIRST STEP: Register with FEMA at DisasterAssistance.gov or download FEMA mobile App., or call (800) 621-3362

SECOND STEP: Apply online at DisasterLoan.sba.gov

Virtual Disaster Loan Outreach Center / Virtual Business Recovery Center (VDLOC/VBRC)

Open: **Monday - Sunday (7 days/week)**

Hours: **8 a.m. – 8 p.m. Eastern Time**

Email: FOCE-Help@sba.gov

Phone: **(800) 659-2955**

Call or send an email for answers to program questions, or to get help with submitting your application

Deaf and hard of hearing: (800) 877-8339 / www.sba.gov

Note: Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.