



Disaster Field Operations Center East

Release Date: Sept. 15, 2022

Contact: Michael Lampton (404) 331-0333

Michael.Lampton@sba.gov

Release Number: 22-436, KY 17546/17547

Follow us on [Twitter](#), [Facebook](#), [Blogs](#) & [Instagram](#)

SBA Closing Kentucky Business Recovery Centers on Weekends; Centers Will Remain Open on Weekdays

ATLANTA – The [U.S. Small Business Administration \(SBA\)](#) announced today all Kentucky Business Recovery Centers (BRCs) will be closed on weekends beginning Saturday, Sept. 17. The BRCs will remain open Monday through Friday until further notice. SBA’s BRCs provide one-on-one assistance in submitting a disaster loan application for Kentucky businesses, nonprofit organizations, homeowners, and renters impacted by the severe storms, flooding, landslides, and mudslides that began on July 26.

The disaster declaration covers Breathitt, Clay, Floyd, Knott, Lee, Leslie, Letcher, Magoffin, Martin, Owsley, Perry, Pike and Whitley Counties in **Kentucky**, which are eligible for both Physical and Economic Injury Disaster Loans from the SBA. Small businesses and most private nonprofit organizations in the following adjacent counties are eligible to apply only for SBA Economic Injury Disaster Loans (EIDLs): Bell, Estill, Harlan, Jackson, Johnson, Knox, Laurel, Lawrence, McCreary, Morgan, Powell and Wolfe in **Kentucky**; Campbell and Claiborne in **Tennessee**; Buchanan, Dickenson and Wise in **Virginia**; and Mingo and Wayne in **West Virginia**.

By visiting a Business Recovery Center, business owners and residents can meet one-on-one with SBA representatives to get answers to questions and help with submitting loan applications:

<p><u>SBA Business Recovery Center</u> <u>Clay County</u> Eastern Kentucky University - Manchester 50 University Drive Manchester, KY 40962</p> <p>Hours: Monday – Friday, 9 a.m. – 7 p.m.</p>	<p><u>SBA Business Recovery Center</u> <u>Knott County</u> Hindman City Hall 10 Professor Clarke Circle Hindman, KY 41822</p> <p>Hours: Monday – Friday, 7:30 a.m. – 4 p.m.</p>
---	--

<p><u>SBA Business Recovery Center</u> <u>Letcher County</u> Appalachian Groundswell 229 East Main Street Whitesburg, KY 41858</p> <p>Hours: Monday – Friday, 9 a.m. – 7 p.m.</p>	<p><u>SBA Business Recovery Center</u> <u>Perry County</u> Hazard Community and Technical College Jolly Classroom Center 1 Community College Drive Hazard, KY 41701</p> <p>Hours: Monday – Friday, 9 a.m. – 7 p.m.</p>
--	---

<p><u>SBA Business Recovery Center</u></p> <p><u>Pike County</u></p> <p>Elkhorn Public Library <u>150 East Main Street</u> Elkhorn, KY 41522</p> <p>Hours: Monday – Friday, 9 a.m. – 7 p.m.</p>	<p><u>SBA Business Recovery Center</u></p> <p><u>Pike County</u></p> <p>Vesta Roberts Johnson Memorial Library <u>180 Highway 610 West</u> Virgie, KY 41572</p> <p>Hours: Monday – Friday, 9 a.m. – 7 p.m.</p>
--	---

Due to the ongoing COVID-19 pandemic, the SBA has established protocols to help protect the health and safety of the public. All visitors to the BRCs are encouraged to wear a face mask.

Businesses and private nonprofit organizations of any size may borrow up to \$2 million to repair or replace disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations, the SBA offers [Economic Injury Disaster Loans \(EIDLs\)](#) to help meet working capital needs caused by the disaster. EIDL assistance is available regardless of whether the business suffered any physical property damage.

Disaster loans up to \$200,000 are available to homeowners to repair or replace disaster-damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace disaster-damaged or destroyed personal property.

Applicants may be eligible for a loan amount increase of up to 20 percent of their physical damages, as verified by the SBA, for mitigation purposes. Eligible mitigation improvements may include a safe room or storm shelter, sump pump, elevation, retaining walls, and landscaping to help protect property and occupants from future damage caused by a similar disaster.

Interest rates are as low as **3.04** percent for businesses, **1.875** percent for nonprofit organizations and **2.188** percent for homeowners and renters, with terms up to 30 years. Loan amounts and terms are set by the SBA and are based on each applicant’s financial condition.

To be considered for all forms of disaster assistance, applicants should register online at DisasterAssistance.gov or download the FEMA mobile app. If online or mobile access is unavailable, applicants should call the FEMA toll-free helpline at 800-621-3362. Those who use 711-Relay or Video Relay Services should call 800-621-3362.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA’s secure website at <https://disasterloanassistance.sba.gov/ela/s/> and should apply under SBA declaration # 17546.

Disaster loan information and application forms may also be obtained by calling 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 sending an email to DisasterCustomerService@sba.gov. Loan applications can be downloaded from the SBA’s website at sba.gov/disaster. Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The physical loan application deadline is **Sept. 28, 2022**. The deadline to return economic injury applications is **May 1, 2023**.

###

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.