



Disaster Field Operations Center East

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Contact: Michael Lampton (404) 331-0333

Michael.Lampton@sba.gov

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SBA Opens Business Recovery Center in Ohio County, West Virginia

ATLANTA - [U.S. Small Business Administration \(SBA\)](#) announced today it will open a Business Recovery Center (BRC) in **Ohio County** on **Tuesday, June 4**, at the US Army Reserve Center in Wheeling, WV. The SBA is opening the Center to assist West Virginia businesses with losses due to severe storms, straight-line winds, tornadoes, flooding, landslides and mudslides that occurred on April 2-6.

“Our Business Recovery Centers are one of the most powerful resources at SBA’s disposal to support business owners,” said “[Francisco Sánchez, Jr., associate administrator for the Office of Disaster Recovery and Resilience at the Small Business Administration](#). “Business owners can meet in-person with our specialists to apply for SBA disaster loans and get information on the full breadth of our programs designed to help them navigate their recovery.”

The disaster declaration covers Boone, Cabell, Fayette, Kanawha, Lincoln, Marshall, Nicholas, Ohio, Putnam, Wayne, and Wetzell in **West Virginia**, 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): Braxton, Brooke, Clay, Doddridge, Greenbrier, Harrison, Jackson, Logan, Marion, Mason, Mingo, Monongalia, Raleigh, Roane, Summers, Tyler, Webster and Wyoming in **West Virginia**; Boyd, Lawrence and Martin in **Kentucky**; Belmont, Gallia, Jefferson, Lawrence and Monroe in **Ohio**; and Greene and Washington in **Pennsylvania**.

Customer Service Representatives at SBA’s Business Recovery Centers will assist business owners complete their disaster loan application, accept documents, and provide updates on an application’s status. Walk-ins are accepted, but you can [schedule an in-person appointment at an SBA Disaster Recovery Center in advance](#). The Centers will operate as indicated below.

<p><u>Business Recovery Center (BRC)</u> Kanawha County</p> <p>Charleston Area Alliance 1116 Smith Street Charleston, WV 25301</p> <p>Hours: Monday – Friday, 8 a.m. to 5 p.m. Saturday, 10 a.m. to 2 p.m.</p> <p>Closed: Sunday</p>	<p><u>Business Recovery Center (BRC)</u> Ohio County</p> <p>US Army Reserve Center 25 Armory Drive Wheeling, WV 26003</p> <p>Opening: Tuesday, June 4, 11 a.m. to 6 p.m.</p> <p>Hours: Monday – Friday, 9 a.m. to 6 p.m. Saturday, 10 a.m. to 2 p.m.</p> <p>Closed: Sunday</p>
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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. SBA can also lend additional funds to businesses and homeowners to help with the cost of improvements to protect, prevent or minimize future disaster damage.

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

Disaster loans up to \$500,000 are available to homeowners to repair or replace disaster-damaged or destroyed real estate. Homeowners and renters are eligible for up to \$100,000 to repair or replace disaster-damaged or destroyed personal property.

Interest rates are as low as **4%** for businesses, **3.25%** for nonprofit organizations, and **2.688%** for homeowners and renters, with terms up to 30 years. Interest does not begin to accrue, and monthly payments are not due, until 12 months from the date of the initial disbursement. Loan amounts and terms are set by the SBA and are based on each applicant's financial condition.

With the changes to FEMA's Sequence of Delivery, survivors are now encouraged to simultaneously apply for FEMA grants and the SBA low-interest disaster loan assistance to fully recover. FEMA grants are intended to cover necessary expenses and serious needs not paid by insurance or other sources. The SBA disaster loan program is designed to help survivors with their long-term recovery needs. Please visit [SBA.gov/disaster](https://www.sba.gov/disaster) to apply for SBA assistance online.

Applicants may also call SBA's Customer Service Center at (800) 659-2955 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 to return applications for physical property damage is **July 22, 2024**. The deadline to return economic injury applications is **Feb. 24, 2025**.

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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.