



U.S. Small Business
Administration

NEWS RELEASE

Disaster Field Operations Center East

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SBA Physical Deadline Approaching in Kentucky for Severe Storms, Straight-Line Winds, Tornadoes, Flooding, Landslides and Mudslides

ATLANTA – [The U.S. Small Business Administration \(SBA\)](#) is reminding businesses of all sizes, private nonprofit organizations, homeowners and renters in **Kentucky** of the **July 18** deadline to apply for physical damage disaster loans. Anyone in the declared counties with physical property damage caused by the severe storms, straight-line winds, tornadoes, flooding, landslides and mudslides that occurred from Dec. 31, 2021, through Jan. 1, 2022, should apply for the low-interest disaster loan program.

“Waiting to file an SBA application could cause unnecessary delays in receiving disaster assistance, and survivors may miss the application deadline. Submitting the loan application is an essential part of the disaster recovery process,” said Kem Fleming, director of SBA Field Operations Center East.

The declaration includes Christian and Pike counties in **Kentucky**, and the contiguous counties of Caldwell, Floyd, Hopkins, Knott, Letcher, Martin, Muhlenberg, Todd and Trigg in **Kentucky**; Montgomery and Stewart in **Tennessee**; Buchanan, Dickenson and Wise in **Virginia**; and Mingo in **West Virginia**.

Interest rates are as low as **2.83** percent for businesses, **1.875** percent for nonprofit organizations, and **1.438** 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.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA’s secure website at DisasterLoanAssistance.sba.gov/ela/s and should apply under SBA declaration # 17453.

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 emailing DisasterCustomerService@sba.gov. Loan applications may be downloaded 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 filing deadline to return applications for physical property damage is **July 18, 2022**. The deadline to return economic injury applications is **Feb. 21, 2023**.

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About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. 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 sba.gov.
