



[LEARN MORE](#)

[← Back to all topics](#)

Coronavirus (COVID-19)

SBA Disaster Assistance in Response to the Coronavirus

Content

[Areas eligible for SBA disaster loans](#)

[Apply for a loan with SBA](#)

The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Upon a request received from a state's or territory's Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.

- Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available statewide to small businesses and private, non-profit organizations to help alleviate economic injury caused by the Coronavirus (COVID-19). This will apply to current and future disaster assistance declarations related to Coronavirus.
- SBA's Office of Disaster Assistance will coordinate with the state's or territory's Governor to submit the request for Economic Injury Disaster Loan assistance.
- Once a declaration is made, the information on the application process for Economic Injury Disaster Loan assistance will be made available to affected small businesses within the state.
- SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.
- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses. The interest rate for non-profits is 2.75%.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.
- SBA's Economic Injury Disaster Loans are just one piece of the expanded

focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.

- For questions, please contact the SBA disaster assistance customer service center at 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov.

Areas eligible for SBA disaster loans

Arizona

California

Colorado

Connecticut

Delaware

District of Columbia

Florida

Contiguous Counties:

ALABAMA

Baldwin, Covington, Escambia, Geneva, Houston

Georgia

Contiguous Counties:

ALABAMA

Barbour, Chambers, Cherokee, Cleburne, De Kalb, Henry, Houston, Jackson, Lee, Randolph, Russell

Illinois

Contiguous Counties:

IOWA

Clinton, Des Moines, Dubuque, Jackson, Lee, Louisa, Muscatine, Scott

KENTUCKY

Ballard, Crittenden, Livingston, Mccracken, Union

MISSOURI

Cape Girardeau, Clark, Jefferson, Lewis, Lincoln, Marion, Mississippi, Perry, Pike, Ralls, Saint Charles, Saint Louis, Saint Louis City, Sainte Genevieve, Scott

WISCONSIN

Grant, Green, Kenosha, Lafayette, Rock, Walworth

Indiana

Contiguous Counties:

KENTUCKY

Boone, Breckinridge, Carroll, Daviess, Gallatin, Hancock, Hardin, Henderson, Jefferson, Meade, Oldham, Trimble, Union

Louisiana

Contiguous Counties:

ARKANSAS

Ashley, Chicot, Columbia, Lafayette, Miller, Union

MISSISSIPPI

Adams, Amite, Claiborne, Hancock, Issaquena, Jefferson, Marion, Pearl River, Pike, Walthall, Warren, Wilkinson

TEXAS

Cass, Harrison, Jefferson, Marion, Newton, Orange, Panola, Sabine, Shelby

Maine

Maryland

Massachusetts

Contiguous Counties:

VERMONT

Bennington, Windham

Michigan

Contiguous Counties:

WISCONSIN

Florence, Forest, Iron, Marinette, Vilas

Montana

Contiguous Counties:

IDAHO

Clearwater, Fremont, Idaho

NORTH DAKOTA

Divide, Williams

WYOMING

Park, Teton

Nevada

Contiguous Counties:

ARIZONA

Mohave

IDAHO

Cassia, Owyhee, Twin Falls

OREGON

Harney, Lake

New Hampshire

Contiguous Counties:

VERMONT

Caledonia, Essex, Orange, Windham, Windsor

New Jersey

New Mexico

Contiguous Counties:

TEXAS

Andrews, Cochran, Deaf Smith, El Paso, Gaines, Hartley, Loving, Oldham, Winkler, Yoakum

New York

Contiguous Counties:

VERMONT

Addison, Bennington, Chittenden, Grand Isle, Rutland

North Carolina

Ohio

Contiguous Counties:

KENTUCKY

Boone, Boyd, Bracken, Campbell, Greenup, Kenton, Lewis, Mason, Pendleton

Pennsylvania

Rhode Island

South Carolina

Tennessee

Utah

Contiguous Counties:

WYOMING

Sweetwater, Uinta

Virginia

Contiguous Counties:

KENTUCKY

Boyd, Lawrence, Martin, Pike

Washington

Contiguous Counties:

IDAHO

Benewah, Latah, Nez Perce

OREGON

Gilliam, Hood River, Morrow, Sherman, Umatilla, Wasco

West Virginia

Contiguous Counties:

KENTUCKY

Boyd, Lawrence, Martin, Pike

Apply for a loan with SBA

Applicants are encouraged to [apply online](#) for a disaster loan. If you do not have access to a computer or smartphone, please call us at 1-800-659-2955 for assistance.

Get help after disaster strikes.

GET DISASTER ASSISTANCE

Next

Hurricane Michael



What We Do

Newsroom

FOIA

Contact SBA

SBA en Español

SBA Team

SBA Performance

Inspector General

Privacy Policy

Blog



Sign up for SBA email updates

SUBSCRIBE

U.S. Small Business Administration 409 3rd St, SW. Washington DC 20416