
OFFICE OF DISASTER RECOVERY & RESILIENCE

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SBA Disaster Relief Still Available to Ohio Residents, Businesses and Private Nonprofits Deadline for physical damage loans approaching

WASHINGTON – The [U.S. Small Business Administration \(SBA\)](#) is reminding eligible businesses, private nonprofit (PNP) organizations, homeowners and renters in Ohio of the Nov. 12 deadline to apply for low interest federal disaster loans to offset losses from physical damage caused by flooding occurring July 26-28, 2025.

The disaster declaration covers the counties of Fairfield, Franklin, Hocking, Licking, Perry, and Pickaway which are eligible for both [Physical Damage Loans](#) and [Economic Injury Disaster Loans \(EIDLs\)](#) from the SBA.

Businesses and nonprofits are eligible to apply for business physical disaster loans and may borrow up to \$2 million to repair or replace disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

Homeowners and renters are eligible to apply for home and personal property loans and may borrow up to \$100,000 to replace or repair personal property, such as clothing, furniture, cars, and appliances. Homeowners may apply for up to \$500,000 to replace or repair their primary residence.

Applicants may also be eligible for a loan increase of up to 20% of their physical damage, as verified by the SBA, for mitigation purposes. Eligible mitigation improvements include strengthening structures to protect against high wind damage, upgrading to wind rated garage doors, and installing a safe room or storm shelter to help protect property and occupants from future damage.

“One distinct advantage of SBA’s disaster loan program is the opportunity to fund upgrades reducing the risk of future storm damage,” said Chris Stallings, associate administrator of the Office of Disaster Recovery and Resilience at the SBA. “I encourage businesses and homeowners to work with contractors and mitigation professionals to improve their storm readiness while taking advantage of SBA’s mitigation loans.”

Interest rates are as low as 4% for small businesses, 3.625% for PNPs, and 2.813% for homeowners and renters, with terms up to 30 years. Interest does not begin to accrue, and payments are not due until 12 months from the date of the first loan disbursement. The SBA sets loan amounts and terms based on each applicant’s financial condition.

Disaster survivors should not wait to settle with their insurance company before applying for a disaster loan. If a survivor does not know how much of their loss will be covered by insurance or other sources, SBA can make a low-interest disaster loan for the total loss up to its loan limits, provided the borrower agrees to use insurance proceeds to reduce or repay the loan.

To apply online, visit sba.gov/disaster. 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 **Nov. 12, 2025**. The deadline to return economic injury applications is **June 12, 2026**. However, after the deadline has passed, there is a 60-day grace period in which SBA will accept applications.

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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.



DO YOU NEED HELP TO RECOVER?

SBA offers low-interest disaster loans to help rebuild, repair & replace damaged property.

There's no payment due and 0% interest for the first year.

Apply online at sba.gov/disaster

SBA **DISASTER RECOVERY**
U.S. Small Business Administration
Businesses • Homeowners
Renters • Nonprofits

Three reasons to apply for an SBA disaster loan

- 1) Low-interest, long-term disaster loans make it affordable to rebuild, repair and replace damaged property.
- 2) No payment due and no interest accrued for one year after disbursement of your disaster loan.
- 3) You can apply for a disaster loan before your insurance settles to get started on repairs. If you receive the loan before your insurance settles, your insurance settlement will pay down the loan. What it doesn't cover will be your loan balance.



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