



U.S. Small Business  
Administration

# NEWS RELEASE

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## OFFICE OF DISASTER RECOVERY AND RESILIENCE

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### **SBA Relief Available to Missouri Businesses, Private Nonprofits and Residents Affected by the Adverse Weather**

#### **Low interest disaster loans now available**

**WASHINGTON** – In response to a Presidential disaster declaration issued Oct. 22, the [U.S. Small Business Administration \(SBA\)](#) announced the availability of low interest federal disaster loans to Missouri businesses, private nonprofit (PNP) organizations and residents affected by severe storms, straight-line winds, tornadoes and flooding occurring March 30–April 8.

The disaster declaration covers the Missouri counties of Bollinger, Butler, Cape Girardeau, Carter, Cooper, Dunklin, Howell, Iron, Mississippi, New Madrid, Oregon, Ozark, Reynolds, Ripley, Scott, Shannon, Stoddard, Vernon, Washington and Wayne which are eligible for both [Physical damage loans](#) and [Economic Injury Disaster Loans \(EIDLs\)](#) from the SBA.

Small businesses and most PNP organizations in the following adjacent counties are eligible to apply only for SBA EIDLs in the Missouri counties of Barton, Bates, Boone, Cedar, Crawford, Dent, Douglas, Franklin, Howard, Jefferson, Madison, Moniteau, Morgan, Pemiscot, Perry, Pettis, Saline, St. Clair, St. Francois, Taney and Texas as well as the Arkansas counties of Baxter, Clay, Craighead, Fulton, Greene, Marion, Mississippi, Randolph and Sharp, the Illinois counties of Alexander and Union, the Kansas counties of, Bourbon, Crawford and Linn, the Kentucky counties of Ballard, Carlisle, Fulton and Hickman and the Tennessee county of Lake.

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.

“Through a presidential declaration, SBA provides financial assistance to help communities recover,” said Chris Stallings, associate administrator of the Office of Disaster Recovery and Resilience at the SBA. “We offer disaster loans to homeowners, renters, businesses and private nonprofits affected by the disaster.”

SBA’s [Economic Injury Disaster Loan \(EIDL\)](#) program is available to eligible small businesses, small agricultural cooperatives, nurseries and PNPs including faith-based organizations impacted by financial losses directly related to this disaster. The SBA is unable to provide disaster loans to agricultural producers, farmers, or ranchers, except for aquaculture enterprises.

EIDLs are for working capital needs caused by the disaster and are available even if the business or PNP did not suffer any physical damage. They may be used to pay fixed debts, payroll, accounts payable, and other bills not paid due to the disaster.

Interest rates can be as low as 4% for businesses, 3.625% for PNPs and 2.75% 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.

As soon as Federal-State Disaster Recovery Centers open throughout the affected area, SBA will provide one-on-one assistance to disaster loan applicants. Additional information and details on the location of disaster recovery centers is available by calling the SBA Customer Service Center at (800) 659-2955.

To apply online, visit [sba.gov/disaster](https://sba.gov/disaster). Applicants may also call SBA’s Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto: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.

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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, 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](http://www.sba.gov).