U.S. Small Business Administration

NEWS RELEASE

OFFICE OF DISASTER RECOVERY

Release Date: Nov. 18, 2026
Release Number: OH-20018-01

Contact: Laura.Fitzmorris@sba.gov
Follow us on X, Facebook, LinkedIn, & Instagram

SBA Offers Relief to Ohio Businesses, Private Nonprofits, Residents Affected by Severe Storms and Flooding

Low-Interest Disaster Loans Now Available

WASHINGTON —The U.S. Small Business Administration announced the availability of low-interest federal disaster loans for Ohio small businesses, private nonprofits, and residents affected by severe storms and flooding occurring September 9 – 13. The SBA issued a disaster declaration in response to a Nov. 12 request received from Ohio Governor Mike DeWine.

The declaration covers Ohio counties of Athens, Gallia, Jackson, Lawrence, Meigs, Morgan, Muskingum, Noble, Perry, Vinton, and Washington, as well as the West Virginia counties of Cabell and Mason, which are eligible for both physical damage loans and Economic Injury Disaster Loans from SBA.

Businesses and private 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 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.

“When disasters strike, SBA’s Disaster Loan Outreach Centers perform an important role by assisting small businesses and their communities,” said Chris Stallings, Associate Administrator of the Office of Disaster Recovery at SBA. “At these centers, our specialists help business owners and residents apply for disaster loans and learn about the full range of programs available to support their recovery.”

The SBA’s Economic Injury Disaster Loan program is available to eligible small businesses, small agricultural cooperatives, and private nonprofits — 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 did not suffer any physical damage. The loans may be used to pay fixed debts, payroll, accounts payable, and other bills which could not be paid due to the disaster.

Interest rates are as low as 4% for businesses, 3.625% for private nonprofits, and 3% 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 determines eligibility and sets loan amounts and terms based on each applicant's financial condition.

Beginning **Tuesday**, **Nov. 16**, SBA customer service representatives will be on hand at the Disaster Loan Outreach Centers in Morgan and Gallia Counties to answer questions about SBA's disaster loan program, explain the application process, and help individuals complete their application. Walk-ins are welcome, and you can schedule an in-person appointment in advance at appointment.sba.gov.

The hours of operation are listed below:

MORGAN COUNTY
Disaster Loan Outreach Center
The Riecker Building
155 E. Main St.
McConnelsville, OH 43756

Opened Tuesday, Nov. 16
Hours: Monday – Friday, 8 a.m. – 4 p.m.

Closed: Thursday, Nov. 26, in observance of the Thanksgiving holiday

Closes permanently at 3 p.m. Friday, Dec. 11

GALLIA COUNTY
Disaster Loan Outreach Center
Gallia County EMA
1191 State Route 160
Gallipolis, OH 45631

Opens at 11 a.m. Thursday, Nov. 19
Hours: Monday – Friday, 9 a.m. – 6 p.m.

Closed: Thursday, Nov. 26, in observance of the Thanksgiving holiday

Closes permanently at 5 p.m. Friday, Dec. 11

To apply online, visit sba.gov/disaster. Applicants may also call the National Support Network Center at (866) SBA-HELP 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 **Jan. 12, 2027**. The deadline to return economic injury applications is **Aug. 13, 2027**.

###

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, 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.