

SBA Low-Interest Disaster Loans Critical Part of Flood Recovery

Release Date: March 29, 2024

CHARLESTON, W.Va. — Federal Emergency Management Agency (FEMA) officials are urging disaster relief applicants to complete and return the loan application forms from the U.S. Small Business Administration (SBA).

Completing the loan application is a critical part of the disaster assistance process. It can keep the door open to all federal assistance, including possible additional grants, from FEMA.

Assistance from FEMA may not cover all damage or property loss. The SBA loan application, however, may make FEMA assistance available to replace essential household items, replace or repair a damaged vehicle, or pay storage costs. It is critical that the SBA loan application be completed and returned before further FEMA assistance may be considered.

Many West Virginians who register for disaster assistance through FEMA may receive an automated call from SBA with information on how to complete the loan application process. Completing and submitting the SBA loan application is a required step in obtaining some forms of disaster assistance. Survivors are not required to accept the loan if approved through SBA but they should apply to ensure all available federal funds are explored, etc.

SBA provides low-interest loans to businesses of all sizes (including landlords) and to homeowners, renters and eligible private nonprofit organizations that sustained disaster damage or losses during the severe storms and floods of Aug. 28-30, 2023. There is no cost to apply for a loan.

Storm-impacted homeowners, renters and businesses in Boone, Calhoun, Clay, Harrison and Kanawha counties should apply by April 1, 2024.

SBA has staff at all state and FEMA Disaster Recovery Centers (DRCs) to assist businesses, homeowners and renters in completing their loan applications.



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Page 1 of 4

Additionally, SBA Business Recovery Centers (BRCs) are now up and running to help businesses get back on their feet from damage they sustained during the storms. The BRCs in Clay, Harrison and Kanawha counties are a resource where businesses and residents can meet face-to-face with SBA representatives through Friday, March 29, to learn how a low-interest disaster loan can help them recover. The centers are located at:

1. Clay County Disaster Recovery Center

223 Main Street Clay, WV 25043

Hours of operation:

Friday, March 29, 9 a.m. to 5 p.m.

Closing permanently at 5 p.m., Friday, March 29, 2024

1. Harrison County Disaster Recovery Center

Harrison County Courthouse

301 W. Main Street, Clarksburg, WV 26301

Hours of operation:

Friday, March 29, 9 a.m. to 5 p.m.

Closing permanently at 5 p.m., Friday, March 29, 2024



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1. Kanawha County Disaster Recovery Center (Belle)

Belle Town Hall

1100 E. Dupont Ave. Belle, WV 25015

Hours of operation:

Friday, March 29, 9 a.m. to 5 p.m.

Closing permanently at 5 p.m., Friday, March 29, 2024

1. Kanawha County Disaster Recovery Center (Penn VA)

Penn VA Coal Carbon Center

13905 MacCorkle Ave, Charleston, WV 25301

Hours of operation:

Friday, March 29, 9 a.m. to 5 p.m.

Closing permanently at 5 p.m., Friday, March 29, 2024

For more information about SBA loans, visit a Disaster Recovery Center through Friday, March 29, or call SBA's Disaster Assistance Customer Service Center at 800-659-2955, email disastercustomerservice@sba.gov or visit <http://www.sba.gov/disaster>. Applicants may also apply online via SBA's secure website at <http://www.sba.gov/disaster> or in person at the nearest Disaster Recovery Center. 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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Page 3 of 4

For video on the SBA loans and how to apply for assistance go to <https://youtu.be/UFFISn1D4E8?si=VJ8t6LIFWATurvs7>

For more information on West Virginia's disaster recovery, visit emd.wv.gov, [West Virginia Emergency Management Division Facebook page](#), www.fema.gov/disaster/4756 and www.facebook.com/FEMA.



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