



OFFICE OF DISASTER RECOVERY & RESILIENCE

Release Date: Sept. 26, 2025

Contact: Karen.Knapik@sba.gov

Release Number: 25-649, OH 21288/21289

Follow us on [X](#), [Facebook](#), [LinkedIn](#) & [Instagram](#)

Don't Wait for Insurance Settlement to Apply for Low Interest SBA Loans **Low interest disaster loans still available**

WASHINGTON - The [U.S. Small Business Administration \(SBA\)](#) is encouraging businesses, private nonprofits (PNPs) and residents in Ohio, who sustained damages due to flooding occurring July 26-28, 2025, to apply to the federal disaster loan program.

Disaster survivors do not need to wait for insurance settlement to apply for an SBA 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.

The disaster declaration covers the primary county of Fairfield as well as the adjacent counties of 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 impacted by the declared disaster should apply for business physical disaster loans and economic injury loans. Applicants may be eligible to borrow up to \$2 million to repair or replace disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets or working capital.

Homeowners and renters impacted by the declared disaster should apply for home and personal property loans. Applicants may be eligible to borrow up to \$100,000 to replace or repair personal property, such as clothing, furniture, cars, and appliances. Homeowners may be eligible for up to \$500,000 to replace or repair their primary residence.

SBA's EIDL program is available to eligible small businesses, small agricultural cooperatives, nurseries, and PNPs with financial losses directly related to this disaster even if they did not suffer any physical damage. The SBA is unable to provide disaster loans to agricultural producers, farmers, or ranchers, except for aquaculture enterprises.

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.

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**.

###

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.