



Disaster Field Operations Center East

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Contact: Mark Ihenacho (404) 331-0333

Mark.Ihenacho@sba.gov

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Deadline Approaching for SBA Physical Disaster Loans in West Virginia

ATLANTA – The [U.S. Small Business Administration \(SBA\)](#) is reminding businesses, private nonprofit organizations, homeowners and renters in **West Virginia** affected by the severe storms, flooding, landslides, and mudslides that occurred April 11-12 to apply for physical damage disaster loans by the **Sept. 3** deadline.

Those affected by the disaster 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.

The disaster declaration covers Hancock, Kanawha, Marshall, Ohio, Roane, Wetzel, and Wood in **West Virginia**, which are eligible for both Physical and Economic Injury Disaster Loans from the SBA. Small businesses and most private nonprofit organizations in the following adjacent counties are eligible to apply only for SBA Economic Injury Disaster Loans (EIDLs): Boone, Brooke, Calhoun, Clay, Doddridge, Fayette, Harrison, Jackson, Lincoln, Marion, Monongalia, Nicholas, Pleasants, Putnam, Raleigh, Ritchie, Tyler and Wirt in **West Virginia**; Athens, Belmont, Columbiana, Jefferson, Meigs, Monroe, and Washington in **Ohio**; and Beaver, Greene and Washington in **Pennsylvania**.

Customer Service Representatives are available at the SBA’s Business Recovery Centers to answer questions, assist business owners complete their disaster loan application, accept documents, and provide updates on an application’s status. Walk-ins are accepted, but you can [schedule an in-person appointment at an SBA Business Recovery Center in advance](#).

<p><u>Business Recover Center (BRC)</u> Kanawha County</p> <p>Charleston Area Alliance 1116 Smith Street Charleston, WV 25301</p> <p>Hours: Monday – Friday, 8 a.m. to 5 p.m. Saturday, 10 a.m. to 2 p.m.</p> <p>Closed: Sunday</p>	<p><u>Business Recovery Center (BRC)</u> Ohio County</p> <p>US Army Reserve Center 25 Armory Drive Wheeling, WV 26003</p> <p>Hours: Monday – Friday, 8 a.m. to 5 p.m. Saturday, 10 a.m. to 2 p.m.</p> <p>Closed: Sunday</p>
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With the changes to FEMA’s Sequence of Delivery, survivors are now encouraged to simultaneously apply for FEMA grants and the SBA low-interest disaster loan assistance to fully recover. FEMA grants are intended to cover necessary expenses and serious needs not paid by insurance or other sources. The SBA disaster loan program is designed for your long-term recovery, to make you whole and get you back to your pre-disaster condition. Do not wait on the decision for a FEMA grant.

For more information and to apply online visit [SBA.gov/disaster](https://www.sba.gov/disaster). Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for 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.

Submit completed loan applications to SBA no later than **Sept. 3, 2024**. The deadline to submit economic injury applications is **April 3, 2025**.

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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.