**SBA Disaster Loan Summary:**

* Are you eligible for a SBA disaster loan?
* Check for disaster declarations / see if your county is eligible (Kentucky is still pending their designation, but adjacent counties to other states already qualify)
* SBA Business Loan Application (.pdf files) – in the meantime, begin compiling your required information using the paper forms
* How to apply for a loan – SBA’s three step process

**ARE YOU ELIGIBLE FOR AN SBA-DIRECT LOW INTEREST LOAN DUE TO COVID-19?**

If your business or private, nonprofit organization has suffered physical damage or your small business or private, nonprofit organization of any size has sustained economic injury after a disaster, you may be eligible for financial assistance from the U.S. Small Business Administration. If your business—regardless of size—is located in the declared disaster area, you may apply for a long-term, low-interest loan to repair or replace damaged property.  
  
Even if your property was not damaged and you are a small business owner or a private, nonprofit organization, you may apply for a working capital loan from the SBA to relieve the economic injury caused by the disaster. More information can be found on the SBA fact sheet information page: <https://disasterloan.sba.gov/ela/Information/DisasterLoanFactSheets>

**CHECK FOR DISASTER DECLARATIONS:**

<https://www.sba.gov/funding-programs/disaster-assistance>

Kentucky has received its disaster designation and everyone with a physical address in Kentucky is eligible to apply for this assistance.

**TO FIND OUT IF YOU ARE ELIGIBLE:**

Visit <https://disasterloan.sba.gov/ela/Declarations/Index>, input Kentucky and your county in the drop down menus. If your county DOES NOT qualify yet, you will receive the message: **No Presidential and SBA Agency Declared Disasters found; if your county DOES qualify the Incident will say ‘**Coronavirus (COVID-19)’.

For everyone else in the meantime, please download the forms below and compile the necessary information for an online application (the online application is the fastest way to receive a decision about your loan and amount, but can’t be filled out until Kentucky’s designation is approved (unless your county is bordering a state that has received their designation):

**SBA Disaster Business Loan Application (paper forms):** [disasterloan.sba.gov/ela/Information/PaperForms](https://disasterloan.sba.gov/ela/Information/PaperForms)

The following forms are required for the loan application:

* [**SBA Form 5**](https://disasterloan.sba.gov/ela/Documents/Disaster%20Business%20Loan%20Application%20(SBA%20Form%205).aspx). Download, print loan application and complete.
* [**SBA 159D**](https://disasterloan.sba.gov/ela/Documents/Fee_Disclosure_Form_and_Compensation_Agreement_(159D).aspx). Fee Disclosure Form and Compensation Agreement.
* [**SBA Form 1368**](https://disasterloan.sba.gov/ela/Information/OMB_1368). Download, print form and complete.
* [**SBA Form 413D Personal Financial Statement**](https://disasterloan.sba.gov/ela/Documents/Personal_Financial_Statement.aspx). Download, print form and complete or complete version online and print.
* [**IRS Form 4506-T**](https://disasterloan.sba.gov/ela/Documents/Request%20for%20Transcript%20of%20Tax%20Return%20(IRS%20Form%204506T).aspx?pt=Business&ff=true&sp=1). Download, Print form and complete or complete version online and print. Please see instructions.
* [**IRS Form 4506-T Instructions**](https://disasterloan.sba.gov/ela/Documents/Request%20for%20Transcript%20of%20Tax%20Return%20(IRS%20Form%204506T).aspx?ff=false&sp=0). Follow example to complete form.
* [**SBA Form 2202 Schedule of Liabilities**](https://disasterloan.sba.gov/ela/Documents/Schedule_of_Liabilities.aspx). Print form and complete. This is a suggested format for the Schedule of Liabilities. The information contained in this schedule is a supplement to your balance sheet and should balance to the liabilities presented on that form. If you need assistance please see instructions.
* [**SBA Form 2202 Schedule of Liabilities Instructions**](https://disasterloan.sba.gov/ela/Documents/SBA%20Form%202202%20Instructions.pdf). Follow examples 1 through 8 for requested information. You may use your own form if you prefer. Any format is acceptable as long as it includes the information included in the instructions.

**HOW TO APPLY – SBA’S THREE STEP PROCESS FOR DISASTER LOANS (.PDF DOWNLOAD):** <https://disasterloan.sba.gov/ela/Documents/Three_Step_Process_SBA_Disaster_Loans.pdf>