U.S. Small Business Administration

NEWS RELEASE

OFFICE OF DISASTER RECOVERY & RESILIENCE

Release Date: Aug. 3, 2026
Release Number: PA-20039-01

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

SBA Offers Relief to Pennsylvania Small Businesses and Private Nonprofits Affected by Severe Storms

Low-interest disaster loans now available

WASHINGTON — The U.S. Small Business Administration announced the availability of low-interest federal disaster loans to small businesses and private nonprofit organizations in Pennsylvania to offset economic losses caused by severe storms occurring July 4. The SBA issued a disaster declaration in response to a request received from Governor Josh Shapiro on July 29.

The declaration covers the Pennsylvania counties of Carbon, Lackawanna, Luzerne, Monroe, Northampton, Pike and Wayne, as well as New Jersey counties of Sussex and Warren, which are eligible for Economic Injury Disaster Loans from SBA.

SBA's Economic Injury Disaster Loan program is available to small businesses, small agricultural cooperatives, and private nonprofit organizations — including faith-based organizations — with financial losses directly related to the disaster. The SBA is unable to provide disaster loans to agricultural producers, farmers, or ranchers, except for small 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.

"SBA loans help eligible small businesses and private nonprofits cover operating expenses after a disaster, which is crucial for their recovery," said Chris Stallings, Associate Administrator of the Office of Disaster Recovery and Resilience at SBA. "These loans not only help business owners get back on their feet but also play a key role in sustaining local economies in the aftermath of a disaster."

The loan amount can be up to $2 million with interest rates as low as 4% for small businesses and 3.625% for private nonprofit organizations, with terms of up to 30 years. Interest does not 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, Aug. 4**, SBA customer service representatives will be on hand at an SBA Business Recovery Center in Monroe County 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:

MONROE COUNTY
Business Recovery Center
Schoonover Municipal Building
147 Municipal Dr.
East Stroudsburg, PA 18302

Opens at 9 a.m., Tuesday, Aug. 4

Hours: Monday - Friday, 8 a.m. – 5 p.m.
Saturday, 10 a.m. – 2 p.m.
The center will close early at 4:40 p.m., Wednesday, Aug. 19

Closes permanently at 4 p.m. Friday, Aug. 21

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 economic injury application is **April 30, 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, 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.