



SMALL BUSINESS ADMINISTRATION

[Disaster Declaration # 21102 and # 21103; KENTUCKY Disaster Number KY-20020]

Presidential Declaration of a Major Disaster for the Commonwealth of Kentucky

AGENCY: U.S. Small Business Administration.

ACTION: Notice.

SUMMARY: This is a Notice of the Presidential declaration of a major disaster for the Commonwealth of Kentucky (FEMA-4875-DR), dated May 23, 2025.

Incident: Severe Storms, Straight-line Winds, and Tornadoes.

DATES: Issued on May 23, 2025.

Incident Period: May 16, 2025 through May 17, 2025.

Physical Loan Application Deadline Date: July 22, 2025.

Economic Injury (EIDL) Loan Application Deadline Date: February 23, 2026.

ADDRESSES: Visit the MySBA Loan Portal at <https://lending.sba.gov> to apply for a disaster assistance loan.

FOR FURTHER INFORMATION CONTACT: Sharon Henderson, Office of Disaster Recovery & Resilience, U.S. Small Business Administration, 409 3rd Street, SW., Suite 6050, Washington, DC 20416, (202) 205-6734.

SUPPLEMENTARY INFORMATION: Notice is hereby given that as a result of the President's major disaster declaration on May 23, 2025, applications for disaster loans may be submitted online using the MySBA Loan Portal <https://lending.sba.gov> or other locally announced locations. Please contact the SBA disaster assistance customer service center by email at disastercustomerservice@sba.gov or by phone at 1-800-659-2955 for further assistance.

The following areas have been determined to be adversely affected by the disaster:

Primary Counties (Physical Damage and Economic Injury Loans):

Caldwell, Laurel, Pulaski, Russell, Trigg, Union.

Contiguous Counties (Economic Injury Loans Only):

Kentucky

Adair, Calloway, Casey, Christian, Clay, Clinton, Crittenden, Cumberland, Henderson, Hopkins, Jackson, Knox, Lincoln, Lyon, Marshall, McCreary, Rockcastle, Wayne, Webster, Whitley.

Illinois

Gallatin, Hardin.

Indiana

Posey.

Tennessee

Stewart.

The Interest Rates are:

For Physical Damage:

Homeowners with Credit Available Elsewhere	5.625
Homeowners without Credit Available Elsewhere	2.813
Businesses with Credit Available Elsewhere	8.000
Businesses without Credit Available Elsewhere	4.000
Non-Profit Organizations with Credit Available Elsewhere	3.625
Non-Profit Organizations without Credit Available Elsewhere	3.625

For Economic Injury:

Business and Small Agricultural Cooperatives without Credit Available Elsewhere	4.000
Non-Profit Organizations without Credit Available Elsewhere	3.625

The number assigned to this disaster for physical damage is 21102C and for economic injury is 211030.

(Catalog of Federal Domestic Assistance Number 59008)

James Stallings,
Associate Administrator,
Office of Disaster Recovery & Resilience.

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