



## SMALL BUSINESS ADMINISTRATION

**[Disaster Declaration # 21157 and # 21158; TENNESSEE Disaster Number TN-20023]**

### Presidential Declaration of a Major Disaster for the State of TENNESSEE

**AGENCY:** U.S. Small Business Administration.

**ACTION:** Notice.

**SUMMARY:** This is a Notice of the Presidential declaration of a major disaster for the State of TENNESSEE (FEMA – 4878-DR), dated June 19, 2025.

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

**DATES:** Issued on June 19, 2025.

Incident Period: April 2, 2025 through April 24, 2025.

Physical Loan Application Deadline Date: August 19, 2025.

Economic Injury (EIDL) Loan Application Deadline Date: March 19, 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 June 19, 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](mailto: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):

Cheatham, Davidson, Dickson, Dyer, Hardeman, McNairy, Montgomery, Obion, Wilson.

Contiguous Counties (Economic Injury Loans Only):

TENNESSEE

Cannon, Chester, Crockett, Dekalb, Fayette, Gibson, Hardin, Haywood, Hickman, Houston, Humphreys, Lake, Lauderdale, Madison, Robertson, Rutherford, Smith, Stewart, Sumner, Trousdale, Weakley, Williamson.

ARKANSAS

Mississippi.

KENTUCKY

Christian, Fulton, Hickman, Todd.

MISSISSIPPI

Alcorn, Benton, Tippah.

MISSOURI

Pemiscot.

The Interest Rates are:

For Physical Damage:

Homeowners with Credit Available Elsewhere	5.500
Homeowners without Credit Available Elsewhere	2.750
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 21157C and for economic injury is 211580.

(Catalog of Federal Domestic Assistance Number 59008)

(Authority: 13 CFR 123.3(b).)

**James Stallings,**

*Associate Administrator,*

*Office of Disaster Recovery & Resilience.*