



SMALL BUSINESS ADMINISTRATION

[Disaster Declaration # 21193 and # 21194; TENNESSEE Disaster Number TN-20020]

Administrative Declaration of a Disaster for the State of TENNESSEE

AGENCY: U.S. Small Business Administration.

ACTION: Notice.

SUMMARY: This is a notice of an Administrative declaration of a disaster for the State of TENNESSEE dated July 18, 2025.

Incident: Severe Storms and Flooding.

DATES: Issued on July 18, 2025.

Incident Period: February 14, 2025 through February 16, 2025.

Physical Loan Application Deadline Date: September 16, 2025.

Economic Injury (EIDL) Loan Application Deadline Date: April 20, 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 Administrator's disaster declaration, 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:

Montgomery, Obion.

Contiguous Counties:

TENNESSEE

Cheatham, Dickson, Dyer, Gibson, Houston, Lake, Robertson, Stewart, Weakley.

KENTUCKY

Christian, Fulton, Hickman, Todd.

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 211936 and for economic injury is 211940.

The States which received an EIDL Declaration are Tennessee and Kentucky.

(Catalog of Federal Domestic Assistance Number 59008)

(Authority: 13 CFR 123.3(b).)

James Stallings,

Associate Administrator,

Office of Disaster Recovery and Resilience.

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