



SMALL BUSINESS ADMINISTRATION

[Disaster Declaration #21501 and #21502; TENNESSEE Disaster Number TN-20031]

Presidential Declaration of a Major Disaster for the State of TENNESSEE

AGENCY: U.S. Small Business Administration.

ACTION: Notice.

SUMMARY: This is notice of the Presidential declaration of a major disaster for the State of TENNESSEE (FEMA-4898-DR), dated April 10, 2026.

Incident: Severe Winter Storm.

DATES: Issued on April 10, 2026.

Incident Period: January 22, 2026 through January 27, 2026.

Physical Loan Application Deadline Date: June 10, 2026.

Economic Injury (EIDL) Loan Application Deadline Date: January 11, 2027.

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 and Resilience, U.S. Small Business Administration, 409 3rd Street, SW., Suite 6050, Washington, DC 20416, (202) 205-6734.

SUPPLEMENTARY INFORMATION: Notice is hereby given as a result of the President's major disaster declaration on April 10, 2026, applications for disaster loans may be submitted online using the MySBA Loan Portal <https://lending.sba.gov> or in person at other locally announced locations. For further assistance please contact the SBA disaster assistance customer service center by email at disastercustomerservice@sba.gov or by phone at 1-800-659-2955. If you are deaf, hard of hearing or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

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

Primary Counties (Physical Damage and Economic Injury Loans):

Benton, Carroll, Cheatham, Chester, Clay, Davidson, Decatur, Dickson, Dyer, Fayette, Hardeman, Hardin, Henderson, Hickman, Lewis, Macon, Madison, Maury, McNairy, Montgomery, Perry, Robertson, Rutherford, Shelby, Sumner, Trousdale, Wayne, Williamson, Wilson.

Contiguous Counties (Economic Injury Loans Only):

TENNESSEE

Bedford, Cannon, Coffee, Crockett, DeKalb, Gibson, Giles, Haywood, Henry, Houston, Humphreys, Jackson, Lake, Lauderdale, Lawrence, Marshall, Obion, Overton, Pickett, Smith, Stewart, Tipton, Weakley.

ALABAMA

Lauderdale.

ARKANSAS

Crittenden, Mississippi.

KENTUCKY

Allen, Christian, Clinton, Cumberland, Logan, Monroe, Simpson, Todd.

MISSOURI

Pemiscot.

MISSISSIPPI

Alcorn, Benton, DeSoto, Marshall, Tippah, Tishomingo.

The Interest Rates are:

For Physical Damage:

Homeowners with Credit Available Elsewhere	5.750
Homeowners without Credit Available Elsewhere	2.875
Businesses with Credit Available Elsewhere	8.000
Businesses without Credit Available Elsewhere	4.000
Private Non-Profit Organizations with Credit Available Elsewhere	3.625
Private Non-Profit Organizations without Credit Available Elsewhere	3.625

For Economic Injury:

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

The number assigned to this disaster for physical damage is 21501B and for economic injury is 215020.

(Catalog of Federal Domestic Assistance Number 59008)

(Authority: 13 CFR 123.3(b).)

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

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