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## Disaster Field Operations Center East

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### **SBA Offers Working Capital Loans to Small Businesses in Illinois Affected by Civil Unrest**

**WASHINGTON** – Low-interest Economic Injury Disaster Loans (EIDLs) from the U.S. Small Business Administration (SBA) are available to Illinois small businesses, small agricultural cooperatives, small aquaculture businesses and private nonprofit organizations affected by Civil Unrest from May 26, through July 30, 2020.

SBA Administrator Jovita Carranza made the loans available in response to a letter from Illinois Gov. J.B. Pritzker dated Sept. 28, requesting a disaster declaration by the SBA. The declaration covers the following areas: Adams, Boone, Brown, Bureau, Carroll, Cass, Champaign, Christian, Clinton, Cook, De Witt, Dekalb, Douglas, DuPage, Edgar, Ford, Fulton, Greene, Grundy, Hancock, Henry, Jo Daviess, Kane, Kankakee, Kendall, Knox, La Salle, Lee, Livingston, Logan, Macon, Macoupin, Madison, Marshall, Mason, McHenry, McLean, Menard, Mercer, Monroe, Montgomery, Morgan, Moultrie, Ogle, Peoria, Piatt, Pike, Putnam, Randolph, Saint Clair, Sangamon, Schuyler, Scott, Shelby, Stark, Stephenson, Tazewell, Vermilion, Warren, Washington, Will, Winnebago and Woodford counties in **Illinois**; Lake County in **Indiana**; Lewis, Marion and Saint Louis counties and Saint Louis City in **Missouri**; and Green, Lafayette, Rock and Walworth counties in **Wisconsin**.

“The SBA is strongly committed to providing the people of Illinois with the most effective and customer-focused response possible to assist small businesses with federal Economic Injury Disaster Loans,” said Carranza. “Getting businesses and communities up and running after a disaster is our highest priority at SBA.”

In accordance with health precautions for COVID-19, the SBA will not establish a field presence to assist survivors. However, the SBA will continue to provide customer service and conduct outreach virtually with webinars, skype calls, phone assistance and step-by-step application assistance. The SBA has opened a Virtual Business Recovery Center to help survivors apply online using the Electronic Loan Application via the SBA’s secure website at <https://DisasterLoanAssistance.sba.gov/>. Virtual Customer Support Representatives are available to help applicants complete the online application during these hours:

#### **Virtual Business Recovery Center (VBRC)**

Open: Daily

Hours: 8 a.m. – 8 p.m. (ET)

Email: [FOCE-Help@sba.gov](mailto:FOCE-Help@sba.gov)

Phone: **(800) 659-2955**

Business owners and residents should contact the SBA Customer Service Representatives at **(800) 659-2955** for assistance in completing their applications. Requests for SBA disaster loan program information may be obtained by emailing [FOCE-Help@sba.gov](mailto:FOCE-Help@sba.gov). The SBA will conduct extensive outreach to ensure that all affected by the disaster are afforded the opportunity to seek assistance.

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Eligible entities may qualify for loans up to \$2 million. The SBA offers economic injury loans to help meet working capital needs caused by the disaster. The loans may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred. Eligible small businesses include but are not limited to hotels, restaurants, retailers, wholesalers, and manufacturers.

The rates on these working capital loans are 3 percent for small businesses and 2.75 percent for nonprofit organizations, with terms up to 30 years. Eligibility for the loan is based on the size and type of business and its financial resources. The loans are not intended to replace lost sales or profits. Economic Injury Disaster Loan assistance is available regardless of whether the business suffered any physical property damage.

“The SBA can help affected small businesses and nonprofit organizations overcome their economic losses by offering working capital loans, but the help cannot start until they submit an SBA disaster loan application to us,” said SBA’s Illinois District Director Robert Steiner.

Businesses and individuals may also obtain information and loan applications by calling the SBA’s Customer Service Center at 1-800-659-2955 (1-800-877-8339 for the deaf and hard-of-hearing), or by emailing [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov). Loan applications can also be downloaded at [www.sba.gov](http://www.sba.gov). Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The deadline to return economic injury applications is **July 13, 2021**.

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***About the U.S. Small Business Administration***

*The U.S. Small Business Administration makes the American dream of business ownership a reality. 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](http://www.sba.gov).*