



U.S. Small Business
Administration

Baltimore District Office

www.sba.gov/md

(410) 962-6195; Baltimore_DO@sba.gov

Economic Assistance to Small Businesses Affected by the Key Bridge Collapse

Disaster Assistance Customer Service Center: (800) 659-2955

Mid-Atlantic small businesses affected by the Francis Scott Key Bridge collapse on March 26, 2024 may apply for low-interest, long-term Economic Injury Disaster Loans (EIDLs) from the [U.S. Small Business Administration \(SBA\)](http://www.sba.gov).

The declaration covers the entire state of **Maryland** and contiguous counties, including the **District of Columbia**; Kent, New Castle, and Sussex in **Delaware**; Adams, Bedford, Chester, Fayette, Franklin, Fulton, Lancaster, Somerset, and York in **Pennsylvania**; Accomack, Independent City of Alexandria, Arlington, Fairfax, and Loudoun in **Virginia**; and Berkley, Grant, Hampshire, Jefferson, Mineral, Morgan, and Preston in **West Virginia**.

The declaration applies to small businesses, small agricultural cooperatives, small aquaculture businesses, and private nonprofit organizations. Applicants in the declared area can now apply for a federal [Economic Injury Disaster Loan \(EIDL\)](#) of up to \$2 million to help overcome any temporary loss of revenue stemming from the bridge collapse. These loans may be used to pay normal operating expenses such as fixed debts, payroll, accounts payable and other bills that can't be paid because of the disruption.

Eligibility is based on the financial impact of the disaster only and not on any actual property damage. These loans have an interest rate of **4%** for small businesses and **3.25%** for private nonprofit organizations with terms up to 30 years and are restricted to small businesses without the financial ability to offset the adverse impact without hardship.

Interest does not begin to accrue until 12 months from the date of the first disaster loan disbursement. SBA disaster loan repayment begins 12 months from the date of the first disbursement.

Applicants may apply online and receive additional disaster assistance information at sba.gov/disaster. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services. **The filing deadline to return economic injury applications is December 30, 2024.**

Customer Service Representatives at the SBA's Business Recovery Center will assist business owners in completing their disaster loan applications, accept documents for existing applications, and provide status on loan applications. The Centers will operate as indicated below until further notice.

Business Recovery Center (BRC) Locations:

effective 4/9/24

Hours: Monday – Friday: 8 a.m. to 6 p.m.; Saturday: 10 a.m. to 2 p.m.; Closed on Sundays

- CCBC Dundalk Campus- Garden Annex Building, 7200 Sollers Point Road, Baltimore, MD 21222
- The CareFirst Engagement Center, 1501 South Clinton Street, Baltimore, MD 21224
- Arundel Christian Church, 710 Aquahart Road, Glen Burnie, MD 21061