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## OFFICE OF DISASTER RECOVERY & RESILIENCE

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### **SBA Offers Relief to Pennsylvania Businesses, Private Nonprofits, and Residents Affected by Oak Forest Apartment Complex Fire** **Low-interest disaster loans now available**

**WASHINGTON** — The [U.S. Small Business Administration](#) announced the availability of low-interest federal disaster loans for Pennsylvania small businesses, private nonprofits, and residents affected by Oak Forest apartment complex fire occurring June 11. The SBA issued a disaster declaration in response to a request received from Governor Josh Shapiro on June 23.

The declaration covers the Pennsylvania counties of Berks, Chester, Lancaster, Lebanon, Lehigh, Montgomery and Schuylkill, which are eligible for both [physical damage loans](#) and [Economic Injury Disaster Loans](#) from the SBA.

Businesses and private nonprofits are eligible to apply for business physical disaster loans and may borrow up to \$2 million to repair or replace disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

Homeowners and renters are eligible to apply for home and personal property loans and may borrow up to \$100,000 to replace or repair personal property, such as clothing, furniture, cars, and appliances. Homeowners may apply for up to \$500,000 to replace or repair their primary residence.

Applicants may also be eligible for a loan increase of up to 20% of their physical damage, as verified by the SBA, for mitigation purposes. Eligible mitigation improvements include strengthening structures to protect against high wind damage, upgrading to wind rated garage doors, and installing a safe room or storm shelter to help protect property and occupants from future damage.

“When disasters strike, SBA’s Disaster Loan Outreach Centers perform an important role by assisting small businesses and their communities,” said Chris Stallings, Associate Administrator of the Office of Disaster Recovery and Resilience at the U.S. Small Business Administration. “At these centers, our SBA specialists help business owners and residents apply for disaster loans and learn about the full range of programs available to support their recovery.”

SBA’s EIDL program is available to small businesses, small agricultural cooperatives, and private nonprofit organizations with financial losses directly related to the disaster. The SBA is unable to provide disaster loans to agricultural producers, farmers, or ranchers, except for small aquaculture enterprises.

EIDLs are for working capital needs caused by the disaster and are available even if the business did not suffer any physical damage. They may be used to pay fixed debts, payroll, accounts payable, and other bills which could not be paid due to the disaster.

Interest rates are as low as 4% for businesses, 3.625% for PNP's, and 2.875% for homeowners, and renters, with terms up to 30 years. Interest does not begin to accrue, and payments are not due, until 12 months from the date of the first loan disbursement. The SBA sets loan amounts and terms, based on each applicant's financial condition.

Beginning **Monday, June 29**, SBA customer service representatives will be on hand at the Disaster Loan Outreach Center in the primary county of Berks to answer questions about SBA's disaster loan program, explain the application process, and help individuals complete their application. Walk-ins are welcome, and you can schedule an in-person appointment in advance at [appointment.sba.gov](https://appointment.sba.gov).

The DLOC hours of operation are listed below:

**Berks County**

Disaster Loan Outreach Center  
Chabad-Lubavitch  
[2320 Hampden Blvd.](https://www.berkscounty.org/2320-Hampden-Blvd)  
Reading, PA 19604

**Opens at 10 a.m. Monday, June 29**

Mondays – Fridays, 9 a.m. – 6 p.m.

***Closes permanently at 5 p.m. Thursday, July 16***

To apply online, visit [sba.gov/disaster](https://sba.gov/disaster). Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto: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 applications for physical property damage is **Aug. 24**. The deadline to return economic injury applications is **March 24, 2027**.

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

The U.S. Small Business Administration helps power the American dream of business ownership. 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](https://www.sba.gov).