



Disaster Field Operations Center East

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Contact: Michael Lampton (404) 331-0333

Michael.Lampton@sba.gov

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SBA Opens Second Business Recovery Center in Baltimore, Maryland to Assist Mid-Atlantic Small Businesses Affected by the Francis Scott Key Bridge Collapse

ATLANTA – The [U.S. Small Business Administration \(SBA\)](#) announced today it will open a second Business Recovery Center (BRC) on **Monday, April 1 at the CareFirst Engagement Center, 1501 South Clinton Street in Baltimore**. SBA is opening the Center to assist Mid-Atlantic businesses affected by the Francis Scott Key Bridge Collapse.

“Our Business Recovery Centers are one of the most powerful resources at SBA’s disposal to support business owners in the midst of a disaster,” said [Francisco Sánchez, Jr., associate administrator for the Office of Disaster Recovery and Resilience at the Small Business Administration](#). “Business owners can meet in-person with our specialists to apply for SBA disaster loans and get information on the full breadth of our programs designed to help them navigate their recovery.”

The disaster 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**.

Customer Service Representatives at SBA’s Business Recovery Centers 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.

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| <p><u>Business Recovery Center (BRC)</u> Baltimore County</p> <p>Dundalk Renaissance 11 Center Place, Suite 201 Dundalk, MD 21222</p> <p>Opening: Monday, April 1, 1 p.m. to 6 p.m. Hours: Monday - Friday, 8 a.m. to 6 p.m. Saturday, 10 a.m. to 2 p.m. Closed: Sunday</p> | <p><u>Business Recovery Center (BRC)</u> Baltimore County</p> <p>CareFirst Engagement Center 1501 South Clinton Street Baltimore, MD 21224</p> <p>Opening: Monday, April 1, 1 p.m. to 6 p.m. Hours: Monday - Friday, 8 a.m. to 6 p.m. Saturday, 10 a.m. to 2 p.m. Closed: Sunday</p> |
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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 **Dec. 30, 2024**.

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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.