



COMMONWEALTH OF KENTUCKY  
**OFFICE OF THE GOVERNOR**

**Andy Beshear**  
GOVERNOR

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November 14, 2025

Kem R. Fleming, Director  
Office of Field Operations and Disaster Recovery  
Office of Disaster Recovery and Resilience  
U.S. Small Business Administration  
101 Marietta Street NW, Suite 700  
Atlanta, GA 30303-2725

Re: Request for Small Business Administration Administrative Declaration  
Provision of SBA Economic Injury Disaster Loans

Dear Director Fleming:

Under the provisions of Title 13 CFR Part 123.3, I respectfully request the Administrator of the U.S. Small Business Administration (SBA) to implement a Small Business Administrative Declaration to provide assistance in the form of SBA Economic Injury Disaster Loans for Jefferson County in response to the United Parcel Service McDonnell Douglas MD-11 plane crash that occurred on November 4, 2025, shortly after takeoff from the Louisville Muhammad Ali International Airport.

On November 5, 2025, I issued State of Emergency Order 2025-758 to facilitate the swift movement of resources and personnel to the affected area. The Kentucky Division of Emergency Management coordinated response and relief activities and the Kentucky National Guard was placed on active duty to facilitate necessary personnel and equipment.

The crash took the lives of three crew members and 11 on-ground citizens, and caused severe injuries to 18 others. The crash, which was just south of the airport, also caused massive explosions, damages to business in the immediate area, and a blaze that spanned nearly a city block. Fire departments from around Kentucky, as well as various state agencies, responded to the crash. Louisville and southern Indiana citizens were advised to shelter in place as the smoke plume moved across the city and Ohio River for more than 12 hours. The National Transportation Safety Board (NTSB) remains on sight, conducting an investigation in an attempt to determine the crash cause.

Currently, the Louisville-Metro Emergency Management Services office has identified 57 businesses in the immediate crash area that sustained damages ranging from total destruction to significant contamination.

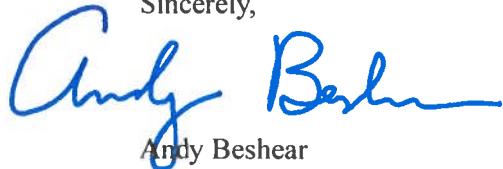
Information gathered is attached to this submission. At this time the impacted area is sealed off for NTSB investigation reasons with a projected entry for business owners to be at least November 21, 2025. Additionally, due to massive damages to the area's natural gas distribution infrastructure, it will be after the first of the year before service is available to the businesses.

Louisville Metro Emergency Management has surveyed affected businesses to determine the economic impact of their losses, for the disaster period as compared to the same period in the preceding year. Based upon these surveys, I certify at least five small businesses in the disaster area have suffered substantial economic injury as a result of the disaster and are in need of financial assistance not otherwise available on reasonable terms.

Should you need additional information, please contact Dustin Heiser, KYEM Assistant Director of Operations, at [dustin.heiser@ky-em.org](mailto:dustin.heiser@ky-em.org) or 502.401.8558.

Thank you in advance for your consideration of this most important matter.

Sincerely,



Andy Beshear  
Governor

cc: Eric Gibson  
Dustin Heiser  
Jody Meiman  
Amy Rose

Attachments