



Disaster Field Operations Center East

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SBA Physical Deadline is Jan. 10 for Michigan Private Nonprofits To Apply for Disaster Loans for Severe Storms, Flooding and Tornadoes

ATLANTA – The [U.S. Small Business Administration \(SBA\)](#) is reminding eligible Private Nonprofit (PNPs) organizations in **Michigan** of the **Jan. 10** deadline to submit disaster loan applications for physical damages caused by the severe storms, flooding, and tornadoes on June 25-26, 2021.

PNPs located in Ionia and Wayne counties in **Michigan** are eligible to apply. Examples of eligible non-critical PNP organizations include, but are not limited to, food kitchens, homeless shelters, museums, libraries, community centers, schools and colleges.

PNP organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. The interest rate is **2** percent with terms up to 30 years. Applicants may be eligible for a loan amount increase up to 20 percent of their physical damages, as verified by the SBA, for mitigation purposes. Eligible mitigation improvements may include a safe room or storm shelter, sump pump or French drain to help protect property and occupants from future damage caused by a similar disaster.

The SBA also offers Economic Injury Disaster Loans to help meet working capital needs, such as ongoing operating expenses to PNP organizations. Economic Injury Disaster Loan assistance is available regardless of whether the organization suffered any physical property damage.

PNP organizations are urged to contact their county's Emergency Manager for information about their organization. The information will be submitted to FEMA to determine eligibility for a Public Assistance grant or whether the PNP should be referred to SBA for disaster loan assistance.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at DisasterLoan.sba.gov/ela/s/ and should apply under SBA declaration # 17268 and not for the COVID-19 incident.

Disaster loan information and application forms may also be obtained by calling the SBA's Customer Service Center at 800-659-2955 ((800)-877-8339 for the deaf and hard-of-hearing) or sending an email to DisasterCustomerService@sba.gov. Loan applications can also be downloaded at sba.gov/disaster. Completed paper applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The filing deadline to submit applications for physical property damage is **Jan. 10, 2022**. The deadline to submit economic injury applications is **Aug. 10, 2022**.

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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 sba.gov.