



U.S. Small Business  
Administration

*Office of Disaster Recovery and Resilience (ODR&R)*

*Field Operations Center East, Atlanta, GA*

***Wisconsin (Secretary of Agriculture Declarations – Drought Incidents,  
includes “Low Snow” & “Lack of Snow”)***

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**April 18, 2024**

# Secretary of Agriculture Declarations (Sec- Ag)

If the Secretary of Agriculture designates an area an agricultural disaster, SBA automatically activates its Economic Injury Disaster Loan (EIDL) program for farm related and non-farm related businesses.

Loans are made available to eligible small businesses, small agricultural cooperatives and private nonprofit organizations that have suffered substantial economic injury as a result of the declared disaster.

Loans are not available to agricultural enterprises, except in declarations for drought.

Nurseries are eligible to apply.

The filing deadline is **July 31, 2024**. In Door County the deadline is **September 26, 2024**.



# Economic Injury Disaster Loans (EIDLs)



## Loan Terms:

- Up to **30 years**, based on ability to repay
- Low-Fixed interest rate **4%**
- **No** monthly **payments** or **interest** for the **first year**



Working capital loans for both farm related and nonfarm related businesses



Hotels, restaurants, ski and snowmobile rentals, sleigh rides, snowboard manufacturers, and snow removal services.



Maximum loan amount is **\$2,000,000**



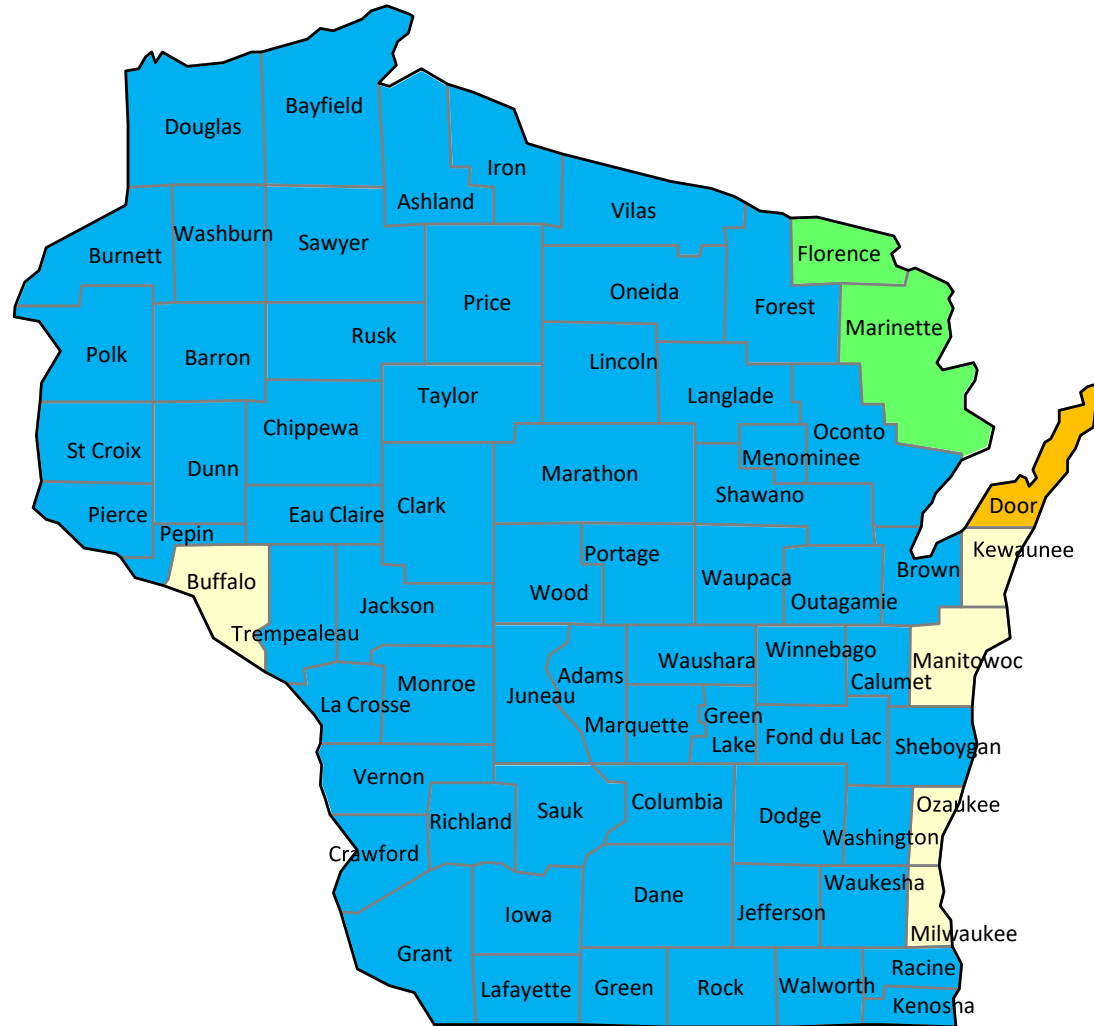
Help meet working capital needs caused by the low snow, lack of snow



EIDLs do not replace lost revenue, lost profits or fund expansion

# Wisconsin Counties Where SBA Working Capital Loans are Available

Declaration #	Filing Deadline	# Counties
MI 20175	Sep. 26, 2024	1
WI 19019	July 31, 2024	27
WI 18231	July 31, 2024	5
WI 18168	July 31, 2024	13
WI 18166	July 31, 2024	35
WI 18135	July 31, 2024	15
WI 18085	July 31, 2024	17
WI 10858	July 31, 2024	10
WI 18037	July 31, 2024	8
WI 18014	July 31, 2024	18



<span style="color: blue;">■</span>	Active Sec Ag Declaration
<span style="color: green;">■</span>	Active Governor's Cert Declaration
<span style="color: orange;">■</span>	Covered under MI 20175
<span style="color: yellow;">■</span>	Not eligible

# SBA Disaster Loans are Different from SBA Guaranteed Loans



- SBA's Economic Injury Disaster Loan (EIDLs) funds come directly from the U.S. Treasury
- Applicants do not go through a bank to apply. Instead apply directly to SBA's Disaster Assistance Program at: [sba.gov/Disaster](https://sba.gov/Disaster)
- There is no cost to apply
- There is no obligation to take the loan if offered
- Applicants can have an existing SBA Disaster Loan and still qualify for a loan for this disaster, but the loans cannot be consolidated
- Filing deadline is **September 26, 2024** in **Door County**; for **ALL other Wisconsin Counties**, the deadline is **July 31, 2024**

# Requirements for Loan Approvals



## Eligibility

- Damaged property must be in a declared area.



## Credit History

- Applicants must have a credit history acceptable to SBA.



## Repayment

- Applicants must show the ability to repay all loans.

## Collateral Requirements

- Economic injury disaster loans **over \$25,000** require collateral.
  - SBA takes real estate as collateral when it is available.
  - SBA will not decline a loan for lack of collateral but will require the borrower to pledge collateral that is available.



# The SBA Resource Partner Network

Access the right tools at the right time—wherever you are.



Approved and funded by the SBA



1,400+ partner offices nationwide



Find local resource partners near you at [SBA.gov/local-assistance](https://www.sba.gov/local-assistance)



# MySBA Loan Portal

By going to [Lending.sba.gov](https://lending.sba.gov), Applicants can apply for SBA disaster loans.

The screenshot shows the MySBA Loan Portal homepage. At the top left is the SBA logo with the text "U.S. Small Business Administration". At the top right are navigation links: "MySBA Home", "Need help?", "Register for MySBA", and a "Sign In" button. The main heading is "MySBA Loan Portal" in large white text, followed by a sub-heading: "A Web-based platform where SBA borrowers can view loan details, make payments, and access statements for COVID-19 EIDL, Disaster, or SBA-serviced 7(a) loans." Below this are four white cards, each with a blue icon and a title: 1. "Paycheck Protection Program" with a shield icon, description: "An SBA-backed loan that helped (past tense) businesses keep their workforce employed during the COVID-19 crisis.", and a "Sign In & Make a Payment" button. 2. "COVID EIDL" with a storefront icon, description: "COVID-19 Economic Injury Disaster Loans support recovery from the economic impacts of COVID-19 by providing borrower-friendly capital.", and a "Sign In & Make a Payment" button. 3. "Disaster Assistance Loans" with a house icon, description: "Low-interest disaster loans to help businesses and homeowners recover from declared disasters.", and a "Determine your eligibility" button. 4. "Lender Match" with a bank icon, description: "SBA partners with lenders to help increase small business access to loans.", and a "Find a Lender" button. Each card also has a "Learn about [Program Name] Loans" link at the bottom. On the right side of the page, there are two red buttons: "Register for MySBA" and "Sign In".



# Disaster Declaration Search

Applicants can locate a Disaster Declaration by either selecting “View all Disaster Declarations” or selecting their state and county. Click continue.

**Disaster Declaration Search**

SBA disaster loans may be available to homeowners, renters, and businesses of all sizes in areas covered by a disaster declaration.

Let's determine if you are eligible to apply for an SBA disaster loan.

Please provide a few details about yourself so we can share the current declared disasters in your area.

1 Location of Property      Property Type      Select Your Declaration

Select the location of your property \*      Which county is the damaged property in? \*

Select a Location      Select a County

[View All Disaster Declarations](#)      Continue

# Disaster Declaration Search

Choose the property type

- ✓ Home
- ✓ Business

The screenshot shows the SBA website header with the logo and navigation links: MySBA Home, Need help?, Register for MySBA, and Sign In. The main heading is "Disaster Declaration Search" with a sub-heading: "SBA disaster loans may be available to homeowners, renters, and businesses of all sizes in areas covered by a disaster declaration." The form asks to determine eligibility and provides instructions to provide details. The "Select your property type" section has two options: "Home" (with a house icon) and "Business" (with a storefront icon). The "Home" option is highlighted. At the bottom, there are links for "Back" and "View All Disaster Declarations".

If business is selected an additional screen will appear to determine type of loss:

- ✓ Physical Damage
- ✓ Economic Injury
- ✓ Not Sure

This screenshot shows the next step in the form. It repeats the heading "Let's determine if you are eligible to apply for an SBA disaster loan." and the instruction to provide details. The question "What Type of Loss Have You experienced?\*" is followed by three radio button options: "Physical Damage (Including personal property)", "Economic Injury (Unable to cover operating expenses)", and "Not sure". At the bottom, there are links for "Back" and "View All Disaster Declarations", and a "Continue" button on the right.

# Disaster Declaration Search

The information for the selected declaration will generate.

The page provides the map of the declared area, access to the fact sheet and locations to receive assistance.

To start an application, click “**Apply For Assistance For This Disaster**”

The screenshot shows the SBA Disaster Declaration Search interface. At the top, the SBA logo and navigation links are visible. The main heading is "Disaster Declaration Search" with a sub-note: "SBA disaster loans may be available to homeowners, renters, and businesses of all sizes in areas covered by a disaster declaration." The selected disaster is "Drought In Minnesota" (MN-00109). A prominent red button reads "Apply For Assistance For This Disaster". Below this, a table provides details: Disaster # MN-00109, Type of Damage DEPT OF AG(FSA) EIDL, Date Disaster Occured 06/13/2023, and Date Disaster was Declared 08/07/2023. A section for filing deadlines shows the deadline for Physical Damage filing is approaching soon, and the deadline for Economic Injury filing is 04/08/2024. A list of primary counties (Aitkin, Chisago, Crow Wing, Freeborn, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Steele, Winona) and contiguous counties (Anoka, Benton, Carlton, Cass, Dodge, Faribault, Fillmore, Houston, Itasca, Mower, Olmsted, Rice, St. Louis, Sherburne, Stearns, Todd, Wabasha, Waseca, Washington in Minnesota; Buffalo, Burnett, Douglas, La Crosse, Polk, Trempealeau in Wisconsin; Winnebago, Worth in Iowa) is provided. A map on the right shows the affected areas in Minnesota and surrounding regions. At the bottom, there is a link to "View Documents related to this Disaster" with a count of 2 documents.

# MySBA Account Creation

## Register an Account

This portal is part of MySBA. MySBA allows users to log in to multiple SBA systems using the same login credentials.

Sign in with your MySBA credentials to continue. If you already have a Capital Access Financial System (CAFS) or Veteran Small Business Certification (VetCert) account, use those credentials to [sign in](#).

First name \*  Middle name

Last name \*  Suffix

Username \*

### Create a Password

Passwords must be unique and must contain:

- 16 Characters
- A Number
- Match
- 1 Uppercase Letter
- Special Character
- 1 Lowercase Letter

Password \*  Re-Enter Password \*

[Previous](#) [Next Step](#)

U.S. Small Business Administration 409 3rd St, SW, Washington DC 20416  
1-833-572-0502 | [cls@sba.gov](mailto:cls@sba.gov)

## Register an Account

This portal is part of MySBA. MySBA allows users to log in to multiple SBA systems using the same login credentials.

[Sign in](#)

Home Phone Number \*  Mobile Phone Number \*

Email \*  Confirm Email \*

### Home Address

Country \*

Address \*  Address Line 2

City \*  State \*  Zipcode \*

[Previous](#) [Next Step](#)

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1-833-572-0502 | [cls@sba.gov](mailto:cls@sba.gov)

## Register an Account

This portal is part of MySBA. MySBA allows users to log in to multiple SBA systems using the same login credentials.

[Sign in](#)

### Personal Details

Your social security number and date of birth are used to verify your identity

Date of Birth \*  Your Social Security Number \*

### SBA Account

You can view or manage your SBA Loan Accounts on mySBA.

Do you currently have an open SBA loan? \*

Yes  No

[Previous](#) [Next Step](#)

U.S. Small Business Administration 409 3rd St, SW, Washington DC 20416  
1-833-572-0502 | [cls@sba.gov](mailto:cls@sba.gov)

# What Is Needed To Apply for a Business Loan?

- Cell Phone Number & Contact Information for all applicants
- Social Security Numbers and Employer ID Numbers (EIN) for all owners
- Financial Information: income, account balances, monthly expenses, etc.
- Complete copy of the most recent Federal Income Tax Return
- Insurance Information, if available



## Tips



- Legal name, ID, etc. as appears on the federal tax filing
- Multiple Log In Attempts
- Password Reset (Photo of Username and password)
- Multiple owners – Joint application
- Notifications – How to ensure you stay in the know
  - Monitor the Portal and your email two to three times a day
  - Check your Spam folder

# Understanding Service Requests

The Application Summary will list requests that are required, upcoming, or completed.

Applicants can click on “Complete Request” for required and upcoming requests to complete them.

This screenshot shows the 'Disaster Home Loan Application' summary for 'Testname FOCE'. The loan amount is \$0.00 and the current status is 'Declined'. The loan application number is 63045188713. A message states: 'What's happening right now? After a review, your application was declined and nothing is happening right now. You have six months to change and resubmit your application.' A warning icon indicates a pending action.

Disaster Home Loan Application	For Testname FOCE	More Info
\$0.00 Loan Amount	Current Status Declined	Loan Application Number 63045188713

What's happening right now?  
After a review, your application was declined and nothing is happening right now. **You have six months to change and resubmit your application.**

Your loan has a **pending action** that needs your attention. [Action Required](#)

This screenshot shows the 'Application Summary' for a 'Disaster Business Loan Application' (#63045546897). The status is 'Applicant Action Needed' and the disaster declaration number is TN-20000. The loan amount is not specified. A progress bar shows the application is currently in the 'Initial Review' stage. There are 3 action required items, 0 upcoming tasks, 1 completed action, 0 notices, and 0 manage invitations.

Action	Description	Assigned To	Requested On	Due Date	Status	Action
Service Request	Personal Financial Statement	Cornelia A Brooks	10/27/2023	10/30/2023	In Progress	<a href="#">Complete Request</a>
Service Request	Schedule Of Liabilities (Business LLC)	Cornelia A Brooks	10/27/2023	10/30/2023	In Progress	<a href="#">Complete Request</a>
Action	Documents Required For Most Recent Tax Returns	Cornelia A Brooks	10/27/2023	12/07/2023	In Progress	<a href="#">Complete Request</a>

# Personal Financial Statements

Each business owner(s) is required to complete personal financial statement.

\*This service request is by owner/individual.

**Borrower Action**

- Disaster Home Loan Application  
Application #59955116672  
Status: Under Review [View Application](#)
- Personal Financial Statement**  
Request #81365240433  
[Needs Action](#)
- Financial Statement Disclosure
- Personal Financial Statement**
- Personal Cash Flow
- Stock and Bonds
- Real Estate Details
- Summary

**Personal Financial Information**

Assets	(Omit Cents)	Liabilities	(Omit Cents)
Cash on Hand & In Banks	\$0.00	Accounts Payable	\$0.00
Savings Accounts	\$0.00	Notes Payable to Banks and Others	\$0.00
IRA or Other Retirement Account	\$0.00	Installment Account (Auto)	\$0.00
Accounts & Notes Receivable	\$0.00	Installment Account (Other)	\$0.00
Life Insurance - Cash Surrender Value Only	\$0.00	Loan(s) Against Life Insurance	\$0.00
Accounts & Notes Receivable	\$0.00	Mortgages on Real Estate	\$0.00
Stocks and Bonds	\$0.00	Unpaid Taxes	\$0.00
Real Estate	\$0.00	Other Liabilities	\$0.00
Automobiles	\$0.00	Total Liabilities	\$0.00
Other Personal Property	\$0.00	Net Worth	\$0.00
Other Assets	\$0.00		
<b>Total</b>	<b>\$0.00</b>	<b>Total</b>	<b>\$0.00</b>

Note : Must Equal Total In Assets Column

Back Continue



# Schedule of Liabilities

SBA Form 2202

Applicants provide the details below for each fixed debt/creditor they have

### Schedule of Liabilities

Your Legal Title Related to the Business ⓘ \*

Owner ▼

Creditor Name	Original Amount	Original Date	Current Balance	Status	Maturity Date	Payment Amount (Yearly)	How Secured
No data available							

### Summary

Your Legal Title Related to the Business	Owner
Application Number	#63045856481
Total Liabilities	\$0.00
Number of Creditors	-----
Total Payment Amount (Yearly)	\$0.00

**Attestation \***

I attest that I have reviewed and confirmed my information is accurate and ready to be reviewed by the SBA.

# Document Requests

The MySBA Portal and the PDC will determine if certain documentation is required.

The applicant will need to access their portal, open the “Action” button to see what is being requested. They can upload the document and provide additional information before submitting.

The screenshot displays the MySBA Portal interface. On the left, a dark blue sidebar contains the 'Borrower Action' menu with a highlighted item: 'Provide more details regarding your Citizenship status'. This item includes a request ID (#81365240433) and a date (10/08/2023), with a 'Waiting on You' status and an 'Application Summary' button. The main content area is titled 'Provide more details regarding your Citizenship status' for 'John Smith'. It contains instructions to provide information by Oct 08, 2023, and a table of 'Required Documents'. The table has columns for Document Type, Document for, File Name, and Status. One row is visible for 'Morgate Documents' with a description: 'Copy of all the mortgage paper work to prove ownership of the damaged home.' An 'Action' dropdown menu is open, showing 'Upload' and 'Not Able To Provide' options. Below the table is a text area for 'Notes to SBA (Optional)' and a 'Submit' button at the bottom right.





\*All document requests have an “unable to provide” option. If selected, the applicant must provide a brief explanation of why is not available.

# Loss Verification Questionnaire (P.4)

## Business Loss Verification with Economic Injury Flow

We will require some more details about the residence located at [redacted]

Tell us about your property and the damage to it.  
Please verify the type of damage.\*  
What assistance do you need for the property at [redacted] ?  
Select all that apply:

-  **The structure of my business**  
Up to 75% damage to exterior and/or interior of home, landscape, fencing and/or other structures on property.
-  **Business furniture, equipment, and/or inventory**  
Up to 75% damage to exterior and/or interior of home, landscape, fencing and/or other structures on property.
-  **Business transportation vehicles (car, truck, boat, other)**  
Up to 75% damage to exterior and/or interior of home, landscape, fencing and/or other structures on property.
-  **Loss of working capital (also called Economic Injury)**

About the business at this property  
Please select the description that best suits the type of business conducted at this property.  
Retailing

Do you own or lease this property?\*


Own  Lease


### Economic Injury


Months of economic impact\* ?  
3

Please upload supporting documentation like pictures, videos, or contractor estimates.


**Helpful Upload Instructions**  
Name files Contextually & **DO NOT ENCRYPT**  
Max File Size: **35 MB**  
File Formats: **pdf, xls,xlsx, doc, docx, jpg, jpeg, png, mp4, 3gpp, avi, webm, mov**

 Pictures of Damage

 Video of Damage

 Contractor Estimate

Drag & Drop Document to Upload



**Choose file to upload**

Document Name	Document Type	Uploaded At	Actions
No data available			

Rows per page: 10

Based off reported loss additional questions can populate, such as “Months of economic impact”

# Additional Resources

## Difficulties with Creating an Account

### MySBA Loan Customer Service

Monday – Friday 8AM – 8PM

Closed on Federal Holidays

Phone: 1-833-572-0502

Email: [CLS@sba.gov](mailto:CLS@sba.gov)

# SBA Office of Disaster Recovery & Resiliency Contacts for the Public

For more information about SBA's disaster assistance program,  
go to: [www.sba.gov/disaster](http://www.sba.gov/disaster)

Or contact SBA's Customer Service Center by phone at:  
**1-800-659-2955**

For people who are deaf, hard of hearing, or have a speech disability,  
please dial **7-1-1** to access telecommunications relay services

Or by email at: [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov)