U.S. Small Business Administration

NEWS RELEASE

OFFICE OF DISASTER RECOVERY & RESILIENCE

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SBA Offers Disaster Relief to Wisconsin Businesses, Nonprofits, and Residents Affected by Adverse Weather

Low interest disaster loans now available

WASHINGTON — In response to a Presidential disaster declaration issued June 30, the U.S. Small Business Administration announced the availability of low interest disaster loans for Wisconsin businesses, private nonprofits, and residents affected by severe storms, tornadoes, and flooding occurring April 13 – 23.

The declaration covers Wisconsin primary counties of Bayfield, Brown, Buffalo, Jackson, Jefferson, Juneau, Kenosha, Manitowoc, Marathon, Milwaukee, Outagamie, Racine, Rock, Sauk, Vernon, Washington, Waukesha, Waupaca, and Winnebago, as well as the Oneida Nation, which are eligible for both physical damage loans and Economic Injury Disaster Loans from the SBA. Small businesses and most private nonprofit organizations in the following adjacent counties are eligible to apply only for SBA EIDLs: Wisconsin counties of Adams, Ashland, Calumet, Clark, Columbia, Crawford, Dane, Dodge, Douglas, Eau Claire, Fond du Lac, Green, Green Lake, Iowa, Kewaunee, La Crosse, Langlade, Lincoln, Monroe, Oconto, Ozaukee, Pepin, Portage, Richland, Sawyer, Shawano, Sheboygan, Taylor, Trempealeau, Walworth, Washburn, Waushara, and Wood, as well as the Iowa County of: Allamakee, and the Illinois counties of: Boone, Lake, McHenry, and Winnebago, as well as the Minnesota counties of Houston, Wabasha, and Winona.

Businesses and 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.

SBA's EIDL program is available to eligible small businesses, small agricultural cooperatives, and private nonprofits — including faith-based organizations — impacted by financial losses directly related to this disaster. The SBA is unable to provide disaster loans to agricultural producers, farmers, or ranchers, except for aquaculture enterprises.

EIDLs are for working capital needs caused by the disaster and are available even if the business or private nonprofit 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 PNPs, 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.

“Through a presidential declaration, SBA provides financial assistance to help communities recover,” said Chris Stallings, Associate Administrator of the Office of Disaster Recovery and Resilience at SBA. “We offer disaster loans to homeowners, renters, businesses, and private nonprofits affected by the disaster.”

As soon as Federal-State Disaster Recovery Centers open throughout the affected area, SBA will provide one-on-one assistance to disaster loan applicants. Additional information and details on the location of disaster recovery centers is available by calling SBA Customer Service Center at (800) 659-2955.

To apply online, visit 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 applications for physical property damage is **Aug. 31**. The deadline to return economic injury applications is **March 30, 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.