



U.S. Small Business
Administration

Office of Disaster Recovery and Resilience (ODR&R)

Field Operations Center East, Atlanta, GA

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

Jack Camp, Acting Public Affairs Supervisor

Josh Hess, Field Operations Specialist

March 15, 2024

Economic Injury Disaster Loans (EIDLs)

- Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private non-profit organizations of all sizes
- Maximum loan amount is **\$2,000,000**
- Help meet **working capital needs** caused by the declared disaster
 - Help pay financial obligations and operating expenses which could have been paid had the disaster not occurred, i.e.,
 - Fixed debt payments, payroll, accounts payable, etc.
 - Extraordinary expenses caused by the disaster
- EIDLs **do not replace lost revenue, lost profits or fund expansion**

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**

Minnesota Counties under open Drought Disasters declared by the Secretary of Agriculture

MINNESOTA Declaration #18034

occurring: July 18, 2023 and continuing

in the Minnesota counties of: **Anoka, Benton, Dodge, Fillmore, Mower, Olmsted, Ramsey, Sherburne, and Stearns**; the contiguous Minnesota counties of: **Chisago, Dakota, Douglas, Freeborn, Goodhue, Hennepin, Houston, Isanti, Kandiyohi, Meeker, Mille Lacs, Morrison, Pope, Rice, Steele, Todd, Wabasha, Washington, Winona, and Wright**; and the contiguous Iowa counties of: Howard, Mitchell, Winneshiek, and Worth.

Application Filing **Deadline: March 25, 2024**

MINNESOTA Declaration #18055

occurring: June 13, 2023 and continuing

in the Minnesota counties of: **Aitkin, Chisago, Crow Wing, Freeborn, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Steele, and Winona**; the contiguous Minnesota counties of: **Anoka, Benton, Carlton, Cass, Dodge, Faribault, Fillmore, Houston, Itasca, Mower, Olmsted, Rice, Saint Louis, Sherburne, Stearns, Todd, Wabasha, Waseca, and Washington**; the contiguous Iowa counties of: Winnebago and Worth; and the contiguous Wisconsin counties of: Buffalo, Burnett, Douglas, La Crosse, Polk, and Trempealeau.

Application Filing **Deadline: April 8, 2024**

MINNESOTA Declaration #18081

occurring: June 20, 2023 and continuing

in the Minnesota counties of: **Carlton and Saint Louis**; the contiguous Minnesota counties of: **Aitkin, Itasca, Koochiching, Lake, and Pine**; and the contiguous Wisconsin County of: Douglas.

Application Filing **Deadline: April 15, 2024**

MINNESOTA Declaration #18107

occurring: June 27, 2023 and continuing

in **Houston County**, Minnesota; the contiguous Minnesota counties of: **Fillmore and Winona**; the contiguous Iowa counties of: Allamakee and Winneshiek; and the contiguous Wisconsin counties of: La Crosse and Vernon.

Application Filing **Deadline: April 22, 2024**

MINNESOTA Declaration #18129

occurring: July 4, 2023, and continuing

in the Minnesota counties of: **Dakota, Goodhue, and Wabasha**; the contiguous Minnesota counties of: **Dodge, Hennepin, Olmsted, Ramsey, Rice, Scott, Washington, and Winona**; and the contiguous Wisconsin counties of: Buffalo, Pepin, and Pierce.

Filing Deadline: April 29, 2024

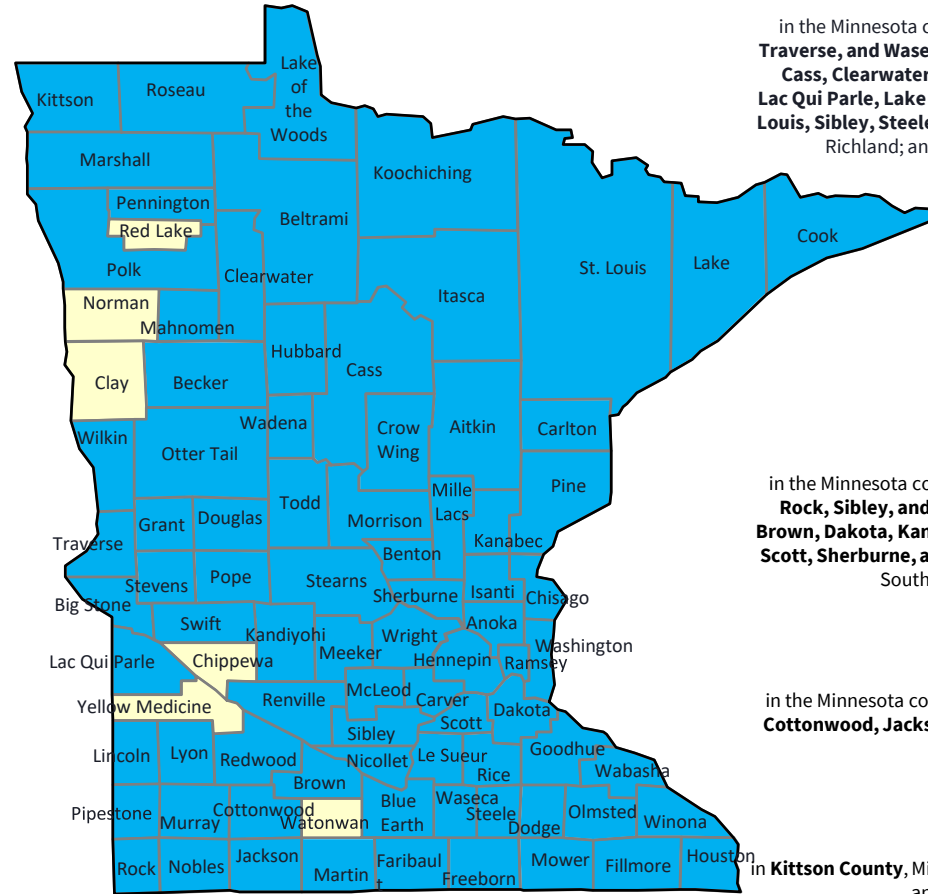
MINNESOTA Declaration #18158

occurring: August 29, 2023, and continuing

in the Minnesota counties of: **Cass, Hubbard, Todd, and Wadena**; and the contiguous Minnesota counties of: **Aitkin, Becker, Beltrami, Clearwater, Crow Wing, Douglas, Itasca, Morrison, Otter Tail, and Stearns**.

Filing Deadline: May 6, 2024

Secretary of Agriculture



MINNESOTA Declaration #20057

occurring: August 29, 2023 and continuing

in **Marshall County**, Minnesota; the contiguous Minnesota counties of: **Beltrami, Kittson, Pennington, Polk, and Roseau**; and the contiguous North Dakota counties of: Grand Forks, Walsh, and Pembina

Application Filing **Deadline: June 24, 2024**

MINNESOTA Declaration #18174

occurring: July 18, 2023 and continuing

in the Minnesota counties of: **Beltrami, Big Stone, Itasca, Koochiching, Lake, Scott, Traverse, and Waseca**; the contiguous Minnesota counties of: **Aitkin, Blue Earth, Carver, Cass, Clearwater, Cook, Dakota, Faribault, Freeborn, Grant, Hennepin, Hubbard, Lac Qui Parle, Lake Of The Woods, Le Sueur, Marshall, Pennington, Rice, Roseau, Saint Louis, Sibley, Steele, Stevens, Swift, and Wilkin**; the contiguous North Dakota County of: Richland; and the contiguous South Dakota counties of: Grant and Roberts

Application Filing **Deadline: May 13, 2024**

MINNESOTA Declaration #18200

occurring: July 25, 2023 & continuing

in the Minnesota counties of: **Faribault, Le Sueur, and Rice**; the contiguous Minnesota counties of: **Blue Earth, Dakota, Dodge, Freeborn, Goodhue, Martin, Nicollet, Scott, Sibley, Steele, and Waseca**; and the contiguous Iowa counties of: Kossuth and Winnebago

Application Filing **Deadline: May 20, 2024**

MINNESOTA Declaration #18219

occurring: September 19, 2023 and continuing

in the Minnesota counties of: **Carver, Hennepin, McLeod, Meeker, Nicollet, Pipestone, Rock, Sibley, and Wright**; the contiguous Minnesota counties of: **Anoka, Blue Earth, Brown, Dakota, Kandiyohi, Le Sueur, Lincoln, Lyon, Murray, Nobles, Ramsey, Renville, Scott, Sherburne, and Stearns**; the contiguous Iowa County of: Lyon; and the contiguous South Dakota counties of: Brookings, Minnehaha, and Moody

Application Filing **Deadline: May 28, 2024**

MINNESOTA Declaration #18228

occurring: August 8, 2023 and continuing

in the Minnesota counties of: **Murray and Nobles**; the contiguous Minnesota counties of: **Cottonwood, Jackson, Lyon, Pipestone, Redwood, and Rock**; and the contiguous Iowa counties of: Lyon and Osceola

Application Filing **Deadline: May 29, 2024**

MINNESOTA Declaration #20041

occurring: August 15, 2023 and continuing

in **Kittson County**, Minnesota; the contiguous Minnesota counties of: **Marshall and Roseau**; and the contiguous North Dakota County of: Pembina

Application Filing **Deadline: June 10, 2024**

MINNESOTA Declaration #20051

occurring: August 22, 2023 and continuing

in the Minnesota counties of: **Clearwater, Lake Of The Woods, and Roseau**; and the contiguous Minnesota counties of: **Becker, Beltrami, Hubbard, Kittson, Koochiching, Mahanomen, Pennington, and Polk**;

Application Filing **Deadline: June 20, 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 **8 months** from the date of the declaration.



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
- 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**.

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.



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 U.S. Small Business Administration logo. The top right navigation bar includes links for MySBA Home, Need help?, Register for MySBA, and a Sign In button. The main heading is 'MySBA Loan Portal' with a subtext: '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 service cards: 1. Paycheck Protection Program (PPP) with a shield icon, description of an SBA-backed loan, a 'Sign In & Make a Payment' button, and a 'Learn about PPP Loans' link. 2. COVID EIDL with a storefront icon, description of COVID-19 Economic Injury Disaster Loans, a 'Sign In & Make a Payment' button, and a 'Learn About COVID EIDL Loans' link. 3. Disaster Assistance Loans with a house icon, description of low-interest disaster loans, a 'Determine your eligibility' button, and a 'Learn About Disaster Loans' link. 4. Lender Match with a bank icon, description of SBA partners with lenders, a 'Find a Lender' button, and a 'Learn About Lender Match' link. In the top right of the main content area, there are buttons for '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 radio button options: "Home" (with a house icon) and "Business" (with a building icon). The "Home" option is selected. At the bottom of the form 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, titled "Let's determine if you are eligible to apply for an SBA disaster loan." It includes the same introductory text as the previous screen. 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 left are links for "Back" and "View All Disaster Declarations", and at the bottom right is a "Continue" button.

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. At the bottom, there is a link to "View Documents related to this Disaster" showing 2 documents. A map on the right side of the page displays the affected areas in Minnesota and surrounding regions.

Back To Search

fA Drought
In Minnesota

Apply For Assistance For This Disaster

Disaster #	Type of Damage	Date Disaster Occured	Date Disaster was Declared
MN-00109	DEPT OF AG(FSA) EIDL	06/13/2023	08/07/2023

Deadline for **Physical Damage** filing: **Approaching Soon**

Deadline for **Economic Injury** filing: **04/08/2024**

Primary Counties
Aitkin, Chisago, Crow Wing, Freeborn, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Steele, Winona

Contiguous Counties (other counties that may have been affected)
Minnesota: Anoka, Benton, Carlton, Cass, Dodge, Faribault, Fillmore, Houston, Itasca, Mower, Olmsted, Rice, St. Louis, Sherburne, Stearns, Todd, Wabasha, Waseca, Washington
Wisconsin: Buffalo, Burnett, Douglas, La Crosse, Polk, Trempealeau
Iowa: Winnebago, Worth

View Documents related to this Disaster
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

Register an Account

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

Home Phone Number * Mobile Phone Number *

Email * Confirm Email *

Home Address

Country *

Address * Address Line 2

City * State * Zipcode *

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

U.S. Small Business Administration 409 3rd St, SW, Washington DC 20416
1-833-572-0502 | 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.

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](#)

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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 page. It includes a 'More Info' button, a loan amount of '\$0.00', a 'Current Status' of 'Declined', and a 'Loan Application Number' of '63045188713'. A message box 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 yellow warning icon indicates 'Your loan has a pending action that needs your attention.' with a link to 'Action Required'.

This screenshot shows the 'Application Summary' page for a 'Disaster Business Loan Application' (#63045546897). The status is 'Applicant Action Needed'. A progress bar shows the current stage as 'Initial Review'. Below the progress bar, there are buttons for 'Action Required' (3), 'Upcoming Tasks' (0), 'Completed Actions' (1), 'Notices' (0), and 'Manage Invitations' (0). A table lists three service requests, each with a 'Complete Request' button highlighted in a red box.

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	Complete Request
Service Request	Schedule Of Liabilities (Business LLC)	Cornelia A Brooks	10/27/2023	10/30/2023	In Progress	Complete Request
Action	Documents Required For Most Recent Tax Returns	Cornelia A Brooks	10/27/2023	12/07/2023	In Progress	Complete Request

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

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 SBA logo and navigation options: "Borrower Action", "Disaster Home Loan Application" (Application #59955116672), and "Provide more details regarding your Citizenship status" (Request #81365240433, Date 10/08/2023). A "Waiting on You" status is shown, along with an "Application Summary" button. The main content area is titled "Provide more details regarding your Citizenship status" and is for "John Smith". It includes instructions to provide information by Oct 08, 2023. Below this is a table of "Required Documents" with one entry: "Morgate Documents" (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. A "Notes to SBA (Optional)" text area is at the bottom, and a "Submit" button is in the bottom right corner.





*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

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

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

The SBA Resource Partner Network

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



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