



U.S. SMALL BUSINESS ADMINISTRATION

Private Non Profit Organizations SBA and FEMA Disaster Assistance

The Disaster Mitigation Act of 2000 (Public Law 106-390), enacted on October 30, 2000, mandated certain changes in the way Federal financial assistance is delivered to Private Non Profit (PNP) organizations that provide services of a governmental nature. Prior to enactment of the Disaster Mitigation Act of 2000, under a disaster declaration for “Public Assistance” all PNPs that provide services of a governmental nature applied directly to Federal Emergency Management Agency (FEMA) for grant assistance. SBA’s disaster loan program was not activated as a result of such declarations.

Now when the President declares a major disaster that includes, or *is limited to, public assistance*, a private non profit facility which provides **non-critical** services *of a governmental nature* must first apply for disaster assistance from SBA, and exhaust SBA loan assistance, or be declined by SBA before it can seek grant assistance for permanent repairs and/or replacements from the FEMA. (Except that expenses related to debris removal or emergency measures taken to protect their facilities or employees may be reimbursed from FEMA without regard to the availability of an SBA disaster loan.)

PNPs which provide services of a governmental nature and are deemed **critical** may apply directly to FEMA for uninsured disaster-related expenses and/or disaster-related damages to the facility.

FEMA defines critical services as:

Fire and emergency services	Electric power
Water supply & some irrigation	Telephone communications
Sewer & wastewater treatment	Direct medical care

FEMA defines non-critical services as:

Museums	Educational facilities
Zoos	Custodial care facilities
Libraries	Alcohol & Drug rehabilitation
Community centers	Battered Spouse Programs
Homeless shelters	Low-income housing
Shelter workshops	Food programs for the needy
Senior Citizen Centers	Daycare centers for special needs

For additional information you should contact SBA at (1-800- 659-2955) or FEMA at 1-800-621-FEMA.

FREQUENTLY ASKED QUESTIONS

What is a Public Assistance disaster declaration?

A Public Assistance (PA) disaster declaration is a designation made by FEMA upon a request from the governor. It covers among other things disaster damage to the public infrastructure (roads and bridges), and in some cases reimburses municipalities for overtime expenses related to disaster cleanup. Private Non Profit organizations that provide essential services of a governmental nature are also eligible for assistance. Such PNPs that provide non-critical services must first apply to SBA before it can apply to FEMA for grant assistance.

What kind of assistance is available to a PNP from SBA under a PA disaster declaration?

Under SBA's Physical Disaster Business Loan program, low-interest long term loans to businesses of all sizes, small agricultural cooperatives and most private, non-profit organizations of all sizes to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible.

Under SBA's Economic Injury Disaster Loan program (EIDLs) are working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period. EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration (SBA).

What if the PNP provides both critical and non-critical services?

PNPs which operate both critical and non-critical facilities (that provide essential services of a governmental nature) will have to make separate applications to SBA and FEMA.

What if SBA determines that the PNP non-critical facility is not eligible for a disaster loan, or the PNP has obtained the maximum amount for which the SBA determines the facility is eligible?

The PNP may then apply to FEMA for grant assistance for permanent repairs for its unmet disaster-related needs. Such PNPs may apply directly to FEMA for emergency repairs.

Which agency (SBA or FEMA) has the final say on whether the PNP is considered a critical or non-critical facility?

FEMA

Are PNPs in contiguous counties also eligible to apply to SBA for assistance?

No, in a PA only declaration, PNPs in contiguous counties are not eligible to apply.



Disaster Field Operations Center East

Release Date: May 10, 2023

Contact: Michael Lampton (404) 331-0333

Michael.Lampton@sba.gov

Release Number: 23-413, MS 17838/17839

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SBA Physical Disaster Loan Deadline May 30 for Private NonProfits in Mississippi Affected by Severe Storms, Straight-line Winds and Tornadoes

ATLANTA – The [U.S. Small Business Administration \(SBA\)](#) is reminding eligible private nonprofit (PNP) organizations in Mississippi of the **May 30** deadline to submit disaster loan applications for physical damages caused by the severe storms, straight-line winds and tornadoes on March 24-25. Also, SBA announced certain Private NonProfit organizations (PNPs) in **Washington County** may be eligible to apply for the low-interest disaster loans.

Eligible PNP organizations in the following **Mississippi** counties may apply: Carroll, Humphreys, Monroe, Montgomery, Panola, Sharkey and **Washington**. 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 **2.375** 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](#) (EIDLs) to help meet working capital needs, such as ongoing operating expenses, to PNP organizations. EIDL assistance is available regardless of whether the organization suffered any physical property damage.

PNP organizations are urged to contact their Emergency Manager to provide 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 <https://disasterloanassistance.sba.gov/ela/s/> and should apply under SBA declaration # **17838**.

Disaster loan information and application forms may also be obtained by calling the SBA's Customer Service Center at 800-659-2955 (if you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services), or by sending an email to DisasterCustomerService@sba.gov. Loan applications can be downloaded from the SBA's website at sba.gov/disaster. Completed 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 **May 30, 2023**. The deadline to submit economic injury applications is **Jan. 2, 2024**.

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About the U.S. Small Business Administration

Recently, U.S. SBA Administrator Isabella Casillas Guzman [announced a policy change](#) granting 12 months of no payments and 0 percent interest. This policy change will benefit disaster survivors and help them to decrease the overall cost of recovery by reducing the amount of accrued interest they must repay. Details are available through the SBA Disaster Assistance Customer Service Center at 800-659-2955. Individuals with verbal or hearing impairments may dial 7-1-1 to access telecommunications relay services from 8 a.m. to 8 p.m. ET, Monday to Friday, or email: DisasterCustomerService@sba.gov.

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, 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.



Centro de Operaciones de Campo para Desastres del Este

Fecha: 10 de may de 2023

Contacto: Michael Lampton (404) 331-0333

Michael.Lampton@sba.gov

Comunicado Núm: 23-414, MS 17838/17839

Síganos en: [Twitter](#), [Facebook](#), [Blogs](#) & [Instagram](#)

30 de mayo fecha límite para préstamos por daño físico de SBA a instituciones sin fines de lucro privadas en Mississippi afectadas por Tormentas Severas, Fuertes vientos y Tornados.

ATLANTA – La [U.S. Small Business Administration](#) (SBA, por sus siglas en Ingles) les recuerda a las entidades sin fines de lucro privadas (PNP, por sus siglas en Ingles) en Mississippi que el **30 de mayo** es la fecha límite para someter la solicitud de préstamo por daño físico causado por las Tormentas severas , Fuertes vientos y Tornados del 24 al 25. También, SBA anunció que ciertas instituciones sin fines de lucro (PNP) en el **Condado de Washington** pueden ser elegibles para solicitar préstamos a bajo interés.

Instituciones PNP elegibles en los siguientes condados de Mississippi pudieran solicitar: Humphreys, Monroe, Montgomery, Panola, Sharkey y **Washington**. Ejemplos de PNP no críticos incluyen, pero no están limitados a, cocinas comunitarias, albergues para deambulantes, museos, bibliotecas, centros comunitarios, escuelas y colegios.

Organizaciones PNP pueden pedir prestado hasta \$2 millones para reparar o reemplazar bienes inmuebles, maquinaria y equipo, inventario y otros activos comerciales dañados o destruidos por el desastre. El porcentaje de interés es **2.375 %**, con plazos de hasta 30 años. Los solicitantes pueden ser elegibles para un aumento de la cantidad del préstamo de hasta el 20 por ciento de sus daños físicos, según lo verificado por la SBA para propósitos de mitigación. Las mejoras de mitigación elegibles pueden incluir una habitación segura o un refugio contra tormentas, bomba de sumidero, desagüe francés o un muro de contención para proteger la propiedad y los ocupantes de los daños futuros causados por un desastre similar.

SBA también ofrece préstamos por daño Económico [Economic Injury Disaster Loans](#) (EIDL, por sus siglas en Ingles) para ayudar a suplir las necesidades de capital, como los gastos operacionales regulares a las organizaciones PNP. Asistencia de los EIDL está disponible sin importar si la organización sufrió algún daño físico.

Se exhorta a las organizaciones PNP a contactar su Manejador de Emergencias para proveerle información acerca de su organización. La información será sometida a FEMA para determinar la elegibilidad para asistencia pública por subvención o si serán referidos a SBA para préstamos por desastre.

Los solicitantes pueden presentar su solicitud en línea utilizando la Solicitud Electrónica de Préstamo (ELA) a través del sitio web seguro de la SBA en <https://disasterloanassistance.sba.gov/ela/s/> , y deben presentar su solicitud bajo la declaración de la SBA # **17838**.

Información y solicitudes de préstamo pueden ser obtenidas llamando al Centro de Servicio al Cliente de la SBA al 1-800-659-2955 (si usted tiene problemas de audición o de hablar por favor marque el 7-1-1 para acceder los servicios de relevo) o enviando un correo electrónico a DisasterCustomerService@sba.gov . Las solicitudes de préstamo también pueden descargarse en sba.gov/disaster. Las solicitudes completadas deben enviarse por correo a: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

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La fecha límite para someter las solicitudes para daños físicos es el **30 de mayo 2023**. La fecha límite para devolver las solicitudes de daños económicos es el **02 de enero, 2024**.

Acerca de la Agencia Federal para la Administración de Pequeñas Empresas

Recientemente la Administradora de SBA, Isabella Casillas Guzman [anunció un cambio en la política](#) para asegurar 12 meses de moratoria y cero por ciento de interés. Esto aplica a todas las declaraciones por destares ocurridas en o después del 21 de septiembre del 2022 hasta el 30 de septiembre del 2023. Este cambio en la política beneficiará a los sobrevivientes y los ayudará a bajar el costo de la recuperación al reducir la cantidad del interés acumulado que tiene que pagar. Los detalles están disponibles llamando al Centro de Servicio al Cliente de la SBA al 1-800-659-2955, 7-1-1 para personas con problemas de audición entre 8 a.m. a 8 p.m. de lunes a viernes, o enviando un correo electrónico a DisasterCustomerService@sba.gov.

La Agencia Federal para la Administración de Pequeñas Empresas (SBA por sus siglas en inglés) hace realidad el sueño americano de ser dueño de una empresa. Como el único recurso y la única voz para la pequeña empresa respaldada por la fuerza del gobierno federal, la SBA otorga a los empresarios y propietarios de pequeñas empresas los recursos y el apoyo que necesitan para iniciar, hacer crecer o expandir sus empresas, o para recuperarse de un desastre declarado. Presta servicios a través de una extensa red de oficinas de campo de la SBA y de asociaciones con organizaciones públicas y privadas. Para obtener más información, visite www.sba.gov.

Billing Code 8026-09

SMALL BUSINESS ADMINISTRATION

Disaster Declaration # 17838 and # 17839; MISSISSIPPI Disaster Number MS-00152

Presidential Declaration of a Major Disaster for Public Assistance Only for the State of MISSISSIPPI

AGENCY: U.S. Small Business Administration.

ACTION: Notice.

SUMMARY: This is a Notice of the Presidential declaration of a major disaster for Public Assistance Only for the State of MISSISSIPPI (FEMA-4697-DR), dated 03/30/2023.

Incident: Severe Storms, Straight-line Winds, and Tornadoes.

Incident Period: 03/24/2023 through 03/25/2023.

DATES: Issued on 03/30/2023.

Physical Loan Application Deadline Date: 05/30/2023.

Economic Injury (EIDL) Loan Application Deadline Date: 01/02/2024.

ADDRESS: Submit completed loan applications to:

U.S. Small Business Administration,
Processing and Disbursement Center,
14925 Kingsport Road,
Fort Worth, TX 76155.

FOR FURTHER INFORMATION CONTACT: A. Escobar, Office of Disaster Recovery & Resilience, U.S. Small Business Administration, 409 3rd Street SW., Suite 6050, Washington, DC 20416, (202) 205-6734.

SUPPLEMENTARY INFORMATION: Notice is hereby given that as a result of the President's major disaster declaration on 03/30/2023, Private Non-Profit organizations that provide essential services of a governmental nature may file disaster loan applications at the address listed above or other locally announced locations.

The following areas have been determined to be adversely affected by the disaster:

Primary Counties:

Carroll, Humphreys, Monroe, Montgomery, Panola, Sharkey.

The Interest Rates are:

For Physical Damage:

Non-Profit Organizations with Credit Available Elsewhere 2.375

Non-Profit Organizations without Credit Available Elsewhere 2.375

For Economic Injury:

Non-Profit Organizations without Credit Available Elsewhere 2.375

The number assigned to this disaster for physical damage is 17838 C and for economic injury is 17839 0.

(Catalog of Federal Domestic Assistance Number 59008)

Signed - Francisco Sánchez, Jr.

Francisco Sánchez, Jr.

Associate Administrator

Office of Disaster Recovery & Resilience

Billing Code 8026-09

SMALL BUSINESS ADMINISTRATION

Disaster Declaration # 17838 and # 17839; MISSISSIPPI Disaster Number MS-00152

Presidential Declaration Amendment of a Major Disaster for Public Assistance Only for the State of MISSISSIPPI

AGENCY: U.S. Small Business Administration.

ACTION: Amendment 1.

SUMMARY: This is an amendment of the Presidential declaration of a major disaster for Public Assistance Only for the State of MISSISSIPPI (FEMA-4697-DR), dated 03/30/2023.

Incident: Severe Storms, Straight-line Winds, and Tornadoes.

Incident Period: 03/24/2023 through 03/25/2023.

DATES: Issued on 04/20/2023.

Physical Loan Application Deadline Date: 05/30/2023.

Economic Injury (EIDL) Loan Application Deadline Date: 01/02/2024.

ADDRESS: Submit completed loan applications to:

U.S. Small Business Administration,
Processing and Disbursement Center,
14925 Kingsport Road,
Fort Worth, TX 76155.

FOR FURTHER INFORMATION CONTACT: A. Escobar, Office of Disaster Recovery & Resilience, U.S. Small Business Administration, 409 3rd Street SW., Suite 6050, Washington, DC 20416, (202) 205-6734.

SUPPLEMENTARY INFORMATION: The notice of the President's major disaster declaration for Private Non-Profit organizations in the State of MISSISSIPPI, dated 03/30/2023, is hereby amended to include the following areas as adversely affected by the disaster.

Primary Counties:

Washington.

All other information in the original declaration remains unchanged.

(Catalog of Federal Domestic Assistance Number 59008)

Signed - Francisco Sánchez, Jr.

Francisco Sánchez, Jr.
Associate Administrator
Office of Disaster Recovery & Resilience