



Federal Funding Available for Small Businesses Impacted by Unusual Winter

On February 23rd the ICECA sent out an email and posted to Facebook asking for local Iron County businesses to provide us with their losses from this winter compared to last winter. Our goal was to use these numbers to help lobby, along with other UP economic development organizations, for some assistance for these affected businesses. Within the last week, both Governor Whitmer and several State and Federal representatives have released press releases in regards to federal funding from the Small Business Administration (SBA) for businesses adversely affected by the lack of snow and winter tourism. We realize this is not necessarily the most ideal relief option for all businesses but is a start.

To check eligibility and to apply, below is both general and contact information from the SBA as well as links to their program. A press release from US Representative Jack Bergman is also below.

SBA [Economic Injury Disaster Loans](#) are designed to help businesses through disaster situations that have impacted their economic well-being. Loans are up to \$2 million to help meet financial obligations and operating expenses that could have been met had the disaster not occurred.

Businesses pay no interest on the loan for the first year and a maximum rate of 4% for the rest of the loan period. Businesses must apply by the application deadline for their county (Deadlines located below in the press release).

Submit applications and find additional disaster assistance information at <https://lending.sba.gov>. Call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance.

If you have not yet reached out to your/or a local bank, you should do so as local community banks may have some mitigation tools available to provide some assistance that may be more favorable than, or work in conjunction with, Economic Injury Disaster Loans.

Washington - As Michigan continues to face an unseasonably snowless winter, Representative Jack Bergman urges small businesses impacted by lack of snow to apply for federal funding from the Small Business Administration (SBA). Federal Economic Injury Disaster Loans are available because of ongoing federal drought declarations affecting 42 Michigan counties.

"It's all hands on deck to ensure our small businesses affected by the unseasonable lack of snow across the First District are able to make it through this tough winter," said **U.S. Representative Jack Bergman**. "Working together with the Governor, business owners, and local leaders, we will continue to take every step possible to extend necessary resources and assistance to help our communities thrive through this unprecedented winter."

"Michiganders are used to tough winters, but this year's record-setting warm winter has been tough in a different way, causing economic hardships for small businesses and regional economies that rely on snow," said **Governor Whitmer**. "I know how hard this winter has been on families and communities who rely on winter tourism revenue and all the associated business that comes with it—hotels, restaurants, and shops. Fortunately, businesses in these 42 counties in the UP and the Northern Lower Peninsula can apply for support right now. A drought is a drought—whether we're talking about rain or snow. Businesses impacted by low snow in these 42 counties can apply for support right now, and I'll continue to push our federal government for more solutions. We'll get through this warm winter together."

Drought Designation

42 Michigan counties are covered by a disaster designation for drought from the [U.S. Department of Agriculture](#). Through SBA declarations related to those designations, businesses in these counties may be eligible for emergency loans that offset their business losses if the loss is related to the drought.

There are the 42 counties covered by four different SBA drought declarations. Where two declarations cover one county, businesses can apply under either declaration. Applicable SBA declarations and relevant deadlines are as follows:

1. Alcona – Drought Declaration #20175, Deadline 9/26/2024
2. Alger – Drought Declaration #20175, Deadline 9/26/2024
3. Alpena – Drought Declaration #20133, Deadline 8/12/2024 OR Drought Declaration #20175, Deadline 9/26/2024
4. Antrim – Drought Declaration #20133, Deadline 8/12/2024
5. Arenac – Drought Declaration #20133, Deadline 8/12/2024
6. Bay – Drought Declaration #20133, Deadline 8/12/2024
7. Benzie – Drought Declaration #20133, Deadline 8/12/2024
8. Charlevoix – Drought Declaration #20133, Deadline 8/12/2024
9. Cheboygan – Drought Declaration #20133, Deadline 8/12/2024 OR Drought Declaration #20175, Deadline 9/26/2024
10. Clare – Drought Declaration #20133, Deadline 8/12/2024
11. Crawford – Drought Declaration #20133, Deadline 8/12/2024 OR Drought Declaration #20175, Deadline 9/26/2024
12. Delta – Drought Declaration #20175, Deadline 9/26/2024
13. Dickinson – Drought Declaration #20209, Deadline 11/27/24
14. Emmet – Drought Declaration #20133, Deadline 8/12/2024
15. Gladwin – Drought Declaration #20133, Deadline 8/12/2024
16. Gogebic – Drought Declaration #18175, Deadline 5/13/2024
17. Grand Traverse – Drought Declaration #20133, Deadline 8/12/2024
18. Gratiot – Drought Declaration #20133, Deadline 8/12/2024

19. Iosco – Drought Declaration #20175, Deadline 9/26/2024
20. **Iron – Drought Declaration #18175, Deadline 5/13/2024**
21. Isabella – Drought Declaration #20133, Deadline 8/12/2024
22. Kalkaska – Drought Declaration #20133, Deadline 8/12/2024
23. Leelanau – Drought Declaration #20133, Deadline 8/12/2024
24. Luce – Drought Declaration #20175, Deadline 9/26/2024
25. Mackinac – Drought Declaration #20133, Deadline 8/12/2024 OR
Drought Declaration #20175, Deadline 9/26/2024
26. Manistee – Drought Declaration #20133, Deadline 8/12/2024
27. Marquette – Drought Declaration #20175, Deadline 9/26/2024
28. Mecosta – Drought Declaration #20133, Deadline 8/12/2024
29. Menominee – Drought Declaration #20175, Deadline 9/26/2024
30. Midland – Drought Declaration #20133, Deadline 8/12/2024
31. Missaukee – Drought Declaration #20133, Deadline 8/12/2024
32. Montmorency – Drought Declaration #20133, Deadline 8/12/2024 OR
Drought Declaration #20175, Deadline 9/26/2024
33. Ogemaw – Drought Declaration #20133, Deadline 8/12/2024 OR
Drought Declaration #20175, Deadline 9/26/2024
34. Ontonagon – Drought Declaration #18175, Deadline 5/13/2024
35. Osceola – Drought Declaration #20133, Deadline 8/12/2024
36. Oscoda – Drought Declaration #20133, Deadline 8/12/2024 OR Drought
Declaration #20175, Deadline 9/26/2024
37. Otsego – Drought Declaration #20133, Deadline 8/12/2024 OR Drought
Declaration #20175, Deadline 9/26/2024
38. Presque Isle – Drought Declaration #20133, Deadline 8/12/2024 OR
Drought Declaration #20175, Deadline 9/26/2024
39. Schoolcraft – Drought Declaration #20175, Deadline 9/26/2024
40. Roscommon – Drought Declaration #20133, Deadline 8/12/2024
41. Saginaw – Drought Declaration #20133, Deadline 8/12/2024
42. Wexford – Drought Declaration #20133, Deadline 8/12/2024