



Disaster Field Operations Center East

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SBA Opens Business Recovery Centers in Michigan

ATLANTA - The [U.S. Small Business Administration \(SBA\)](#) Office of Disaster Recovery and Resilience today announced the opening of two Business Recovery Centers (BRCs) in Michigan to meet the needs of businesses who were affected by the severe storms, tornadoes and flooding that occurred Aug. 24-26, 2023.

“Our Business Recovery Centers are one of the most powerful resources at SBA’s disposal to support business owners,” said Francisco Sánchez, Jr., associate administrator for the Office of Disaster Recovery and Resilience at the Small Business Administration. “Business owners can meet in-person with our specialists to apply for SBA disaster loans and get information on the full breadth of our programs designed to help them navigate their recovery.”

The disaster declaration covers Eaton, Ingham, Ionia, Kent, Livingston, Macomb, Monroe, Oakland, and Wayne counties in **Michigan**, which are eligible for both Physical 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 Economic Injury Disaster Loans (EIDLs): Allegan, Barry, Calhoun, Clinton, Genesee, Gratiot, Jackson, Lapeer, Lenawee, Montcalm, Muskegon, Newaygo, Ottawa, Shiawassee, St. Clair and Washtenaw in **Michigan**; and Lucas in **Ohio**.

Customer Service Representatives at SBA’s Recovery Centers will assist business owners complete their disaster loan application, accept documents for existing applications, and provide updates on an application’s status. The Centers will operate as indicated below:

<p><u>Business Recovery Center</u> Monroe County</p> <p>Michigan Works Office 1531 N. Telegraph Ave Suite D Monroe, MI 48162</p> <p>Opening: Tuesday, Feb. 13 at 1 p.m. to 5 p.m.</p> <p>Hours: Tuesday - Friday, 8 a.m. to 5 p.m.</p> <p>Permanently Closes: Friday, Feb. 16 at 5 p.m.</p>	<p><u>Business Recovery Center</u> Monroe County</p> <p>Ellis Library Center 3700 S Custer Rd. Monroe, MI 48161</p> <p>Opening: Wednesday, Feb. 14 at 1 p.m. to 6 p.m.</p> <p>Hours: Monday- Friday, 9 a.m. to 6 p.m. Saturdays, 9 a.m. to 3 p.m.</p> <p>Close: Sundays</p> <p>Holiday Closure: Monday, Feb. 19 in observance of Presidents Day</p>
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Businesses and private nonprofit organizations of any size may borrow up to \$2 million to repair or replace disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations of any size, [Economic Injury Disaster Loans \(EIDLs\)](#) help meet working capital needs caused by the disaster. Economic injury assistance is available regardless of whether the business suffered any property damage.

Disaster loans up to \$500,000 are available to homeowners to repair or replace disaster-damaged or destroyed real estate. Homeowners and renters are eligible for up to \$100,000 to repair or replace disaster-damaged or destroyed personal property.

Interest rates are as low as **4%** for businesses, **2.375%** for nonprofit organizations, and **2.5%** for homeowners and renters, with terms up to 30 years. Interest does not begin to accrue, and monthly payments are not due, until 12 months from the date of the initial disbursement. Loan amounts and terms are set by the SBA and are based on each applicant's financial condition.

To be considered for all forms of disaster assistance, applicants should register online at [DisasterAssistance.gov](#) or download the FEMA mobile app. If online or mobile access is unavailable, applicants should call the FEMA toll-free helpline at 800-621-3362. Those who use 711-Relay or Video Relay Services should call 800-621-3362.

Applicants may apply online and receive additional disaster assistance information at [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 **April 8, 2024**. The deadline to return economic injury applications is **Nov. 8, 2024**.

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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.