



SMALL BUSINESS ADMINISTRATION

[Disaster Declaration # 21383 and # 21384; NEW YORK Disaster Number NY-20029]

Administrative Declaration of a Disaster for the State of New York

AGENCY: U.S. Small Business Administration.

ACTION: Notice.

SUMMARY: This is a notice of an Administrative declaration of a disaster for the State of New York dated December 16, 2025.

Incident: Cottage Avenue Apartment Building Fire.

DATES: Issued on December 16, 2025.

Incident Period: November 23, 2025.

Physical Loan Application Deadline Date: February 17, 2026.

Economic Injury (EIDL) Loan Application Deadline Date: September 16, 2026.

ADDRESSES: Visit the MySBA Loan Portal at <https://lending.sba.gov> to apply for a disaster assistance loan.

FOR FURTHER INFORMATION CONTACT: Jennifer Talarico, 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 Administrator's disaster declaration, applications for disaster loans may be submitted online using the MySBA Loan Portal <https://lending.sba.gov> or other locally announced locations. Please contact the SBA disaster assistance customer service center by email at disastercustomerservice@sba.gov or by phone at 1-800-659-2955 for further assistance.

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

Primary County:

Westchester.

Contiguous Counties:

NEW YORK

Bronx, Nassau, Orange, Putnam, Rockland.

CONNECTICUT

Fairfield.

NEW JERSEY

Bergen.

The Interest Rates are:

For Physical Damage:

| | |
|---|-------|
| Homeowners with Credit Available Elsewhere | 5.750 |
| Homeowners without Credit Available Elsewhere | 2.875 |
| Businesses with Credit Available Elsewhere | 8.000 |
| Businesses without Credit Available Elsewhere | 4.000 |
| Non-Profit Organizations with Credit Available Elsewhere | 3.625 |
| Non-Profit Organizations without Credit Available Elsewhere | 3.625 |

For Economic Injury:

| | |
|---|-------|
| Business and Small Agricultural Cooperatives without Credit Available Elsewhere | 4.000 |
| Non-Profit Organizations without Credit Available Elsewhere | 3.625 |

The number assigned to this disaster for physical damage is 213835 and for economic injury is 213840.

The States which received an EIDL Declaration are Connecticut, New Jersey, New York.

(Catalog of Federal Domestic Assistance Number 59008)

(Authority: 13 CFR 1234.3(b).)

James Stallings
Associate Administrator
Office of Disaster Recovery & Resilience