

(Catalog of Federal Domestic Assistance Number 59008)

(Authority: 13 CFR 1234.3(b).)

James Stallings,

Associate Administrator, Office of Disaster Recovery & Resilience.

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SMALL BUSINESS ADMINISTRATION

[Disaster Declaration #21290 and #21291; WISCONSIN Disaster Number WI–20004]

Presidential Declaration of a Major Disaster for the State of Wisconsin

AGENCY: U.S. Small Business Administration.

ACTION: Correction.

SUMMARY: This is a correction of the Presidential declaration of a major disaster for the State of Wisconsin (FEMA–4892–DR), dated September 11, 2025.

Incident: Severe Storms, Straight-line Winds, Flooding, and Mudslides.

DATES: Issued on October 29, 2025.

Incident Period: August 9, 2025 through August 12, 2025.

Physical Loan Application Deadline Date: November 12, 2025.

Economic Injury (EIDL) Loan Application Deadline Date: June 11, 2026.

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

FOR FURTHER INFORMATION CONTACT: Sharon Henderson, 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 the state of Wisconsin dated September 11, 2025, and published in the **Federal Register** on September 17, 2025 at 90 FR 44865 in the first column, is hereby corrected to change the physical loan application deadline date to November 12, 2025. 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 Counties (Physical Damage and Economic Injury Loans):

Milwaukee, Washington, Waukesha.

Contiguous Counties (Economic Injury Loans Only):

Wisconsin: Dodge, Fond Du Lac, Jefferson, Ozaukee, Racine, Sheboygan, Walworth.

The Interest Rates are:

	Percent
<i>For Physical Damage:</i>	
Homeowners with Credit Available Elsewhere	6.000
Homeowners without Credit Available Elsewhere	3.000
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
<i>For Economic Injury:</i>	
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 212906 and for economic injury is 212910.

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(Authority: 13 CFR 1234.3(b).)

James Stallings,

Associate Administrator, Office of Disaster Recovery & Resilience.

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SOCIAL SECURITY ADMINISTRATION

[Docket No. SSA–2025–0255]

Cost-of-Living Increase and Other Determinations for 2026

AGENCY: Social Security Administration (SSA).

ACTION: Notice.

SUMMARY: Under title II of the Social Security Act (Act), there will be a 2.8 percent cost-of-living increase in Social Security benefits effective December 2025. In addition, the national average wage index for 2024 is \$69,846.57. The cost-of-living increase and national average wage index affect other program parameters as described below.

FOR FURTHER INFORMATION CONTACT: Kathleen K. Sutton, Actuarial Services, Social Security Administration, 6401 Security Boulevard, Baltimore, MD

21235, (410) 965–3000. Information relating to this announcement is available at www.ssa.gov/oact/cola/index.html. For information on eligibility or claiming benefits, visit www.ssa.gov or call 1–800–772–1213 (TTY 1–800–325–0778).

SUPPLEMENTARY INFORMATION: Because of the 2.8 percent cost-of-living increase, the following items will increase for 2026:

(1) The maximum Federal Supplemental Security Income (SSI) monthly payment amounts for 2026 under title XVI of the Act will be \$994 for an eligible individual; \$1,491 for an eligible individual with an eligible spouse; and \$498 for an essential person.

(2) The special benefit amount under title VIII of the Act for certain World War II (WWII) veterans will be \$745.50 for 2026.

(3) The student earned income exclusion under title XVI of the Act will be \$2,410 per month in 2026, but not more than \$9,730 for all of 2026.

(4) The dollar fee limit for services performed as a representative payee will be \$57 per month (\$106 per month in the case of a beneficiary who is determined to be disabled, has an alcoholism or drug addiction condition, and is incapable of managing benefits) in 2026.

(5) The assessment (or “user fee”) dollar limit on the administrative cost charged when the agency pays authorized representative fees and court-awarded attorney fees directly out of a claimant's past due benefits will be \$123, beginning in December 2025.

The national average wage index for 2024 is \$69,846.57. This index affects the following amounts:

(1) The Old-Age, Survivors, and Disability Insurance (OASDI) contribution and benefit base will be \$184,500 for remuneration paid in 2026 and self-employment income earned in tax years beginning in 2026.

(2) The monthly exempt amounts under the OASDI retirement earnings test for tax years ending in calendar year 2026 will be \$2,040 for beneficiaries who will attain their Normal Retirement Age (NRA) (defined in the *Retirement Earnings Test Exempt Amounts* section below) after 2026 and \$5,430 for those who attain NRA in 2026.

(3) The dollar amounts (bend points) used in the primary insurance amount (PIA) formula for workers who become eligible for benefits or who die before becoming eligible, in 2026, will be \$1,286 and \$7,749.

(4) The bend points used in the formula for computing maximum family