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Subject: SBA Working Capital Loans Available in South Carolina Following Secretary of Agriculture Disaster Declaration for Nov. Drought

Attachments: [Dec. 2 17-209 SC 14993 SBA Working Capital Loans Available for Nov. Drought.pdf](#)

Good Afternoon,

Please see the attached SBA disaster assistance news release for South Carolina due to the Nov. drought. The U.S. Small Business Administration announced today that federal Economic Injury Disaster Loans are available to small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations located in the counties of Cherokee and York in **South Carolina** as a result of the drought that began on Nov. 15, 2016.

“These counties are eligible because they are contiguous to one or more primary counties in **North Carolina**. The Small Business Administration recognizes that disasters do not usually stop at county or state lines. For that reason, counties adjacent to primary counties named in the declaration are included,” said Frank Skaggs, director of SBA’s Field Operations Center East in Atlanta.

“When the Secretary of Agriculture issues a disaster declaration to help farmers recover from damages and losses to crops, the Small Business Administration issues a declaration to eligible entities affected by the same disaster,” said Frank Skaggs, director of SBA’s Field Operations Center East in Atlanta.

Under this declaration, the SBA’s Economic Injury Disaster Loan program is available to eligible farm-related and nonfarm-related entities that suffered financial losses as a direct result of this disaster. With the exception of aquaculture enterprises, SBA cannot provide disaster loans to agricultural producers, farmers or ranchers. Nurseries are eligible to apply for economic injury disaster loans for losses caused by drought conditions.

The loan amount can be up to \$2 million with interest rates of 2.5 percent for private nonprofit organizations and 3.125 percent for small businesses, with terms up to 30 years. The SBA determines eligibility based on the size of the applicant, type of activity and its financial resources. Loan amounts and terms are set by the SBA and are based on each applicant’s financial condition. These working capital loans may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred. The loans are not intended to replace lost sales or profits.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA’s secure website at <https://disasterloan.sba.gov/ela>.

Disaster loan information and application forms may also be obtained by calling the SBA’s Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by sending an email to disastercustomerservice@sba.gov. Loan applications can be downloaded from www.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.

Completed loan applications must be returned to SBA no later than **July 24, 2017**.

Please feel free to distribute this release to any of your local contacts, so we can make the widest possible distribution for those affected and those that may be interested. We will provide updated information as it becomes available

Thank you,

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Federal Disaster Loans for Businesses of All Sizes, Homeowners and Renters

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