

January 6, 2017

Dear Governor Haley,

My name is Christine Saenger. I am a 31 year old business owner and constituent on Hilton Head Island. I was born here, grew up here, and I am proud to call your district my home. I worked all through high school and during my time at the University of South Carolina, where I obtained my degree with honors. I saved all those years, and at the age of 24 opened my first business, a clothing store geared towards tourists called Tropical Styles, here on Hilton Head. After 4 years of steady, albeit modest success, I opened a second, larger store called Sun and Sand, within the same shopping center. I employ 4 local people regularly, as well as 3 part time employees I hire seasonally.

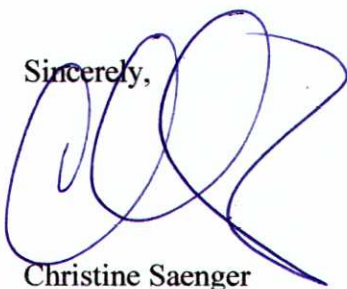
In October, when Hurricane Matthew hit, I was forced to close both stores for 2 weeks due to the evacuation, and then the subsequent cleanup of the shopping center my stores are located in. While I had minimal repairs to my stores, when I was able to open, there was little to no business. Tourists are not visiting a devastated hurricane zone. And the small local clientele I depend on are not shopping, and are busy repairing their homes. The holiday season, which is normally fruitful, has yielded little to no business due to the lack of traffic caused by the hurricane.

The stores I worked so hard to open, with no government assistance or help from anyone, are now in danger of closing. Any hard working, responsible small business owner like myself would have a hard time staying afloat when a normally profitable 4 months yields little to no business due to a natural disaster.

I have applied for both FEMA assistance, and a loan from the SBA. I was denied both. I tried to explain that a small loan (I emphasize loan. I am not looking for a handout) would sustain myself and my employees until what I am sure will be a solid spring & summer season. But it has fallen on deaf ears.

I am reaching out in hopes that you can help business owners like myself in your district find a solution. Many of my neighbors are in the same proverbial boat. And I don't know one of them who were approved for assistance either. I fear that I may be facing bankruptcy if this situation persists. And all my hard work will be for nought.

Sincerely,



Christine Saenger

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