

From: SC Chamber of Commerce <penny.cothran=scchamber.net@mail5.atl31.mcdlv.net>
To: Veldran, KatherineKatherineVeldran@gov.sc.gov
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Subject: SBA Deadline Extended

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SBA DISASTER LOAN DEADLINE EXTENDED UNTIL JANUARY 4

Below please find a note from the [South Carolina Department of Commerce](#) with more details.

Dear South Carolina Businesses,

If you were at all affected by the flood, an important reminder. If you had no insurance coverage, or that insurance coverage did not fully cover equipment or business interruption costs, the SBA Disaster Loan program may be able to assist you. SBA Disaster Loans come into play when the business financing needs are outside of the normal commercial banking parameters; though they do have credit underwriting guidelines. However, if in doubt, apply!

There are two business situations where SBA Disaster Loans are applicable:

1. Company has sustained **physical damage** to the operation, property/site, caused by the disaster
2. Company has sustained **economic injury**, i.e. the disaster has caused business interruption that affected cashflow, and thus operations

The deadline for seeking loans for **physical damage** support is **January 4, 2016 – NEW DEADLINE**. The opportunity for applying for an SBA Disaster Loan, relative to physical damage, will go away after January 4, 2016. (For SBA Disaster Loans related to economic injury, the application deadline is July 5, 2015.)

The business can apply on-line, or in-person at a Disaster Recovery Center (DRC). [Please click here](#) for a list of the DRCs throughout the state. For the application and questions on the SBA side, please [click here](#), or call SBA Customer Service at 1-800-659-2955.

Other Resources

[SBA Loan Fact Sheet](#)

[Disaster County/Office Location fliers for the SBA Disaster Loan program](#)

If you have further questions, especially South Carolina related, please contact Dottie Landry at dlandry@sccommerce.com, 803-465-0492; or visit the [South Carolina Flood Resources](#) page.

We appreciate our existing South Carolina business and industry, and want to support them with all available resources.

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South Carolina Chamber of Commerce
1301 Gervais Street, Columbia, SC
Suite 1100
Columbia, SC 29201

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