

# DISASTER NEWS

Economic Injury Loans for Small Businesses

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## Disaster Assistance Available for Small Businesses

**Sacramento, CA** – Small, non-farm businesses in **96 Missouri** counties, may now apply for low-interest disaster loans from the U. S. Small Business Administration (SBA). "These loans offset economic losses because of reduced revenues caused by excessive moisture and flooding that began on March 1, 2008 in the following primary counties," announced Alfred E. Judd, Director of SBA's Disaster Field Operations Center - West.

#### MISSOURI primary counties (63):

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Adair	Cole	Knox	New Madrid	Saline
Andrew	Cooper	Lewis	Newton	Schuyler
Atchison	Dade	Lincoln	Nodaway	Scotland
Audrain	Dallas	Linn	Pemiscot	Scott
Bates	Daviess	Livingston	Perry	Shelby
Benton	Franklin	Macon	Pike	St. Charles
Boone	Gentry	Marion	Platte	St. Louis
Buchanan	Grundy	Mercer	Polk	Ste. Genevieve
Caldwell	Harrison	Miller	Putnam	Sullivan
Carroll	Hickory	Mississippi	Ralls	Vernon
Chariton	Holt	Moniteau	Randolph	Warren
Clark	Howard	Monroe	Ray	Worth
Clinton	Jefferson	Montgomery		

#### MISSOURI contiguous disaster areas (33):

Barry	Cedar	Henry	Maries	St. Francois
Barton	Clay	Jackson	McDonald	St. Louis City
Bollinger	Crawford	Jasper	Morgan	Stoddard
Callaway	DeKalb	Laclede	Osage	Washington
Camden	Dunklin	Lafayette	Pettis	Webster
Cape Girardeau	Gasconade	Lawrence	Pulaski	
Cass	Greene	Madison	St. Clair	

### Contiguous counties in adjacent states:

ARKANSAS (1) Mississippi

#### ILLINOIS (12)

Adams	Hancock	Madison	Randolph
Alexander	Jackson	Munroe	St. Clair
Calhoun	Jersey	Pike	Union

Contiguous counties in adjacent states (continued):

IOWA (10)

AppanooseDecaturLeeRinggoldVan BurenDavisFremontPageTaylorWayne

KANSAS (9)

Atchison Cherokee Doniphan Linn Wyandotte

Bourbon Crawford Leavenworth Miami

KENTUCKY (4)

Ballard Carlisle Fulton Hickman

NEBRASKA (3)

Nemaha Otoe Richardson

OKLAHOMA (1)

Ottawa

TENNESSEE (2)

Dyer Lake

Small businesses and most private, non-profit organizations of any size may qualify for Economic Injury Disaster Loans (EIDLs) of up to \$2 million to help meet financial obligations and operating expenses which could have been met had the disaster not occurred. "Eligibility for these loans is based on the financial impact of the disaster only and not on any actual property damage. These loans have an interest rate of 4%, a maximum term of 30 years, and are available to small businesses and most private, non-profits without the financial ability to offset the adverse impact without hardship," Judd said.

By law, SBA makes EIDLs available when U. S. Secretary of Agriculture designates an agricultural disaster. Secretary Ed Schafer declared these disasters at the request of Governor Matt Blunt.

Businesses primarily engaged in farming or ranching are not eligible for SBA disaster assistance. Agricultural enterprises should contact the Farm Services Agency (FSA) about the U. S. Department of Agriculture (USDA) assistance made available by the Secretary's declaration.

Information and application forms are available from SBA's Customer Service Center by calling (800) 659-2955, emailing <u>disastercustomerservice@sba.gov</u>, or visiting SBA's website at <u>www.sba.gov/services/disasterassistance</u>. Hearing impaired individuals may call (800) 877-8339. The Electronic Loan Application (ELA) is accessible via SBA's secure Web site at <a href="https://disasterloan.sba.gov/ela">https://disasterloan.sba.gov/ela</a>.

The deadline to apply is May 5, 2009.