

# SBA Working Capital Loans Available in Southeastern Pennsylvania Due to Drought

By Jay MacKenna

ATLANTA – The U.S. Small Business Administration (SBA) announced today that Economic Injury Disaster Loans (EIDLs) are available in Pennsylvania for small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private nonprofit organizations affected by drought from April 7 through Oct. 3, 2022. The declaration covers the primary counties of Berks, Bucks and Montgomery in Pennsylvania; and the adjacent counties of Chester, Delaware, Lancaster Lebanon, Lehigh, Northampton, Philadelphia and Schuylkill in Pennsylvania; and Burlington, Hunterdon, Mercer and Warren in New Jersey.

"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 Kem Fleming, director of SBA's Field Operations Center East. 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.

Apart from 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 2.94 percent for small businesses and 1.875 percent for private nonprofit organizations, with terms up to 30 years.

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://disasterloanassistance.sba.gov/ela/s/> and should apply under SBA declaration # 17740. Disaster loan information and application forms can also be obtained by calling the SBA's Customer Service Center at 800-659-2955 (if you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services) or sending an email to [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov). Loan applications can also be downloaded from [sba.gov/disaster](http://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. Submit completed loan applications to SBA no later than Aug. 21, 2023.

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