

BRIEFING ON CARL DOMBEK

SBA DISASTER ASSISTANCE, BLUE-GREEN ALGAE

In July 2019, a bloom of toxic algae forced Mississippi to close 25 beaches along its Gulf Coast. The blue-green algae "can cause rashes, stomach cramps, nausea, diarrhea and vomiting," the Mississippi Department of Environmental Quality says. And it warned that exposure would also affect pets. SBA Administrator Jovita Carranza made the loans available in response to a letter from Gov. Phil Bryant on Jan. 7, 2020, requesting a disaster declaration by the SBA.

Representative Anderson and staff will be meeting with SBA representative on January 27, 2020 to discuss economic recovery opportunities for constituents of District 110.

Rep. Jeramey Anderson
1/27/2020



This letter was sent to the Office of Representative Jeramey Anderson from the U.S. Small Business Administration, Office of Disaster Assistance. Carl Dombek is our point of contact; he is the public affairs specialist.

Honorable Representative Anderson,

As you are likely aware, the three Mississippi counties that abut the Gulf Coast have been declared disaster areas stemming from the algal bloom in the Gulf from June 22 to October 5. While the bloom did not cause physical damage, its presence had a noticeable impact on the area's businesses during the busy summer season and into the fall.

I am reaching out to you because your district is either completely or partially in Jackson County, one of the declared counties.

Businesses affected by the disaster are eligible to apply for low-interest economic injury disaster loans to help them meet ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. Businesses in three contiguous counties may also be eligible to apply for assistance.

The attached news release and fact sheet have more details on our disaster loan program as well as the location of the three Business Recovery Centers that will be staffed by SBA personnel through Feb. 5. They include one located at the Jackson County Complex in Pascagoula.

Should you or your staff want additional information, I will make myself available, either in person, by phone or by email.

Sincerely,

Carl Dombek, Public Affairs Specialist

U.S. Small Business Administration, Office of Disaster Assistance
[REDACTED]

**MISSISSIPPI Declaration 16242
(Disaster: MS-00119)**

Incident: BLUE-GREEN ALGAE ON THE GULF COAST OF MISSISSIPPI

IMPORTANT DATES:

- The incident occurring during: June 22 through October 05, 2019
- Press Release was published by SBA on January 17, 2020
- Application Filing Deadline: October 16, 2020
- The Centers are located in the following communities and are open as indicated:
 Opens: Wednesday, Jan. 22, from 11 a.m. until 6 p.m.
 Hours: Monday-Friday from 9 a.m. to 6 p.m.
 Saturdays, 10 a.m. to 2 p.m.
 Closed: Sundays
- Last Day: Wednesday, Feb. 5, from 9 a.m. to 4 p.m.

CENTER LOCATIONS

- Hancock County - Storm Prep Building Conference Room, 18355 Highway 603, Kiln, MS 39556
- Harrison County - County Office Complex, Sand Beach Office, 842 Commerce St., Gulfport, MS 39507
- Jackson County - 2915 Cauty Street, Main Entrance Lobby, Pascagoula, MS 39567

In the Mississippi counties of: Hancock, Harrison and Jackson; the contiguous Mississippi counties of: George, Pearl River and Stone; the contiguous Alabama county: Mobile; and the contiguous Louisiana county of: Saint Tammany

About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.

About the Blue-Green Algae on the Gulf Coast of Mississippi

In July 2019, a bloom of toxic algae forced Mississippi to close 25 beaches along its Gulf Coast. State environmental officials said people could still visit the sandy beaches — but they should avoid any contact with the water.

The blue-green algae "can cause rashes, stomach cramps, nausea, diarrhea and vomiting," the Mississippi Department of Environmental Quality says. And it warned that exposure would also affect pets.

Toxins in the algae can also affect the liver and nervous system. The state agency advised people along Mississippi's coast "to not eat fish or any other seafood taken from affected areas."

The algae thrived due to weeks of heavy rainfall; freshwater that has contaminated the gulf's normal saltwater. The effects were felt along a lengthy band of the coast, from the Mississippi Sound to Lake Pontchartrain in Louisiana, where a large bloom has also been reported.

SBA Administrator Jovita Carranza made the loans available in response to a letter from Gov. Phil Bryant on Jan. 7, 2020, requesting a disaster declaration by the SBA. The declaration covers Hancock, Harrison and Jackson counties and the adjacent counties of George, Pearl River and Stone in Mississippi; Mobile in Alabama; and St. Tammany Parish in Louisiana.

About the Disaster Loan & Who Can Apply

Economic Injury Disaster Loans (EIDLs) – Working capital loans to help small businesses, small agricultural cooperatives, and small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.

Credit Requirements:

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay the loan.
- Collateral – Collateral is required for all EIDL loans over \$25,000. SBA takes real estate as collateral when it is available.

SBA will not decline a loan for lack of collateral, but SBA will require the borrower to pledge collateral that is available.

Loan Amount Limit

The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit.

SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

Applying for the Disaster Loan

Eligible entities may qualify for loans up to \$2 million. The SBA offers economic injury loans to help meet working capital needs caused by the disaster. The rates on these loans are 4% percent for small businesses and 2.75 percent for nonprofit organizations with terms up to 30 years.

Eligibility for these working capital loans are based on the size and type of business and its financial resources. 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. Economic Injury

Disaster Loan assistance is available regardless of whether the business suffered any physical property damage.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at DisasterLoan.sba.gov.

Loan applications can also be downloaded at www.sba.gov. Completed applications should be returned to the center or mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

Contact Information

SBA's Customer Service Center at 1-800-659-2955 (1-800-877-8339 for the deaf and hard-of-hearing), or by emailing disastercustomerservice@sba.gov.