

SMALL BUSINESS ADMINISTRATION**[Declaration of Disaster #3046]****State of New York**

As a result of the President's major disaster declaration on January 10, 1998 and an amendment thereto on January 12, I find that Clinton, Essex, Franklin, Jefferson, Lewis, and St. Lawrence Counties in the State of New York constitute a disaster area due to damages caused by severe winter and ice storms, high winds, and flooding beginning on January 5, 1998 and continuing. Applications for loans for physical damages as a direct result of this disaster may be filed until the close of business on March 10, 1998, and for loans for economic injury until the close of business on October 13, 1998 at the address listed below or other locally announced locations: U.S. Small Business Administration, Disaster Area 1 Office, 360 Rainbow Blvd. South, 3rd Floor, Niagara Falls, NY 14303.

In addition, applications for economic injury loans from small businesses located in the contiguous counties of Hamilton, Herkimer, Oneida, Oswego, Warren, and Washington in the State of New York, and Addison, Chittenden, and Grand Isle Counties in the State of Vermont may be filed until the specified date at the above location.

The interest rates are:

	Percent
<i>Physical damage:</i>	
Homeowners with credit available elsewhere	7.625
Homeowners without credit available elsewhere	3.812
Businesses with credit available elsewhere	8.000
Businesses and non-profit organizations without credit available elsewhere	4.000
Others (including non-profit organizations) with credit available elsewhere	7.125
<i>For economic injury:</i>	
Businesses and small agricultural cooperatives without credit available elsewhere	4.000

The number assigned to this disaster for physical damage is 304611. For economic injury the numbers are 971200 for New York and 971300 for Vermont.

(Catalog of Federal Domestic Assistance Program Nos. 59002 and 59008)

Dated: January 15, 1998.

Herbert L. Mitchell,

Acting Associate Administrator for Disaster Assistance.

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SMALL BUSINESS ADMINISTRATION**[Declaration of Disaster #3053]****State of North Carolina**

As a result of the President's major disaster declaration on January 15, 1998, I find that Avery and Mitchell Counties in the State of North Carolina constitute a disaster area due to damages caused by severe storms and flooding beginning on January 7, 1998 and continuing. Applications for loans for physical damages may be filed until the close of business on March 16, 1998, and for loans for economic injury until the close of business on October 15, 1998 at the address listed below or other locally announced locations:

U.S. Small Business Administration,
Disaster Area 2 Office, One Baltimore
Place, Suite 300, Atlanta, GA 30308

In addition, applications for economic injury loans from small businesses located in the contiguous counties of Burke, Caldwell, McDowell, Watauga, and Yancey in North Carolina may be filed until the specified date at the above location.

Any counties contiguous to the above-named counties and not listed herein have been previously declared under a separate declaration for the same occurrence.

The interest rates are:

	Percent
<i>Physical Damage:</i>	
HOMEOWNERS WITH CREDIT AVAILABLE ELSEWHERE	7.625
HOMEOWNERS WITHOUT CREDIT AVAILABLE ELSEWHERE	3.812
BUSINESSES WITH CREDIT AVAILABLE ELSEWHERE	8.000
BUSINESSES AND NON-PROFIT ORGANIZATIONS WITHOUT CREDIT AVAILABLE ELSEWHERE	4.000
OTHERS (INCLUDING NON-PROFIT ORGANIZATIONS) WITH CREDIT AVAILABLE ELSEWHERE	7.125
<i>For Economic Injury:</i>	
BUSINESSES AND SMALL AGRICULTURAL COOPERATIVES WITHOUT CREDIT AVAILABLE ELSEWHERE	4.000

The number assigned to this disaster for physical damage is 305306 and for economic injury the number is 972200.

(Catalog of Federal Domestic Assistance Program Nos. 59002 and 59008.)

Dated: January 16, 1998.

Bernard Kulik,

Associate Administrator for Disaster Assistance.

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SMALL BUSINESS ADMINISTRATION**[Declaration of Disaster #3050]****Pennsylvania (and Contiguous Counties in New Jersey)**

Philadelphia County and the contiguous Counties of Bucks, Delaware, and Montgomery in Pennsylvania, and Burlington, Camden, and Gloucester Counties in New Jersey constitute a disaster area as a result of damages caused by a fire on January 1, 1998 in the Gorgas Court apartment complex in the City of Philadelphia. Applications for loans for physical damage as a result of this disaster may be filed until the close of business on March 16, 1998 and for economic injury until the close of business on October 15, 1998 at the address listed below or other locally announced locations:

U.S. Small Business Administration,
Disaster Area 1 Office, 360 Rainbow
Boulevard South, 3rd Floor, Niagara
Falls, NY 14303

The interest rates are:

	Percent
<i>For Physical Damage:</i>	
HOMEOWNERS WITH CREDIT AVAILABLE ELSEWHERE	7.625
HOMEOWNERS WITHOUT CREDIT AVAILABLE ELSEWHERE	3.812
BUSINESSES WITH CREDIT AVAILABLE ELSEWHERE	8.000
BUSINESSES AND NON-PROFIT ORGANIZATIONS WITHOUT CREDIT AVAILABLE ELSEWHERE	4.000
OTHERS (INCLUDING NON-PROFIT ORGANIZATIONS) WITH CREDIT AVAILABLE ELSEWHERE	7.125
<i>For Economic Injury:</i>	
BUSINESSES AND SMALL AGRICULTURAL COOPERATIVES WITHOUT CREDIT AVAILABLE ELSEWHERE	4.000

The numbers assigned to this disaster for physical and economic injury damages are 305005 and 971800 for Pennsylvania, and 305105 and 971900 for New Jersey.

(Catalog of Federal Domestic Assistance Program Nos. 59002 and 59008.)