

program is available for private non-profit organizations that provide essential services of a governmental nature in those counties.

The Public Assistance number assigned to Georgia is P07208.

All other information remains the same, *i.e.*, the deadline for filing applications for physical damage is November 17, 2004, and for economic injury the deadline is June 20, 2005.

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

Dated: October 19, 2004.

**Cheri L. Cannon,**

*Acting Associate Administrator for Disaster Assistance.*

[FR Doc. 04-23958 Filed 10-25-04; 8:45 am]

**BILLING CODE 8025-01-P**

**SMALL BUSINESS ADMINISTRATION**

**[Declaration of Disaster #3632]**

**Commonwealth of Pennsylvania (Amendment #4)**

In accordance with a notice received from the Department of Homeland Security—Federal Emergency Management Agency—effective October 19, 2004, the above numbered declaration is hereby amended to include Elk and Potter Counties as disaster areas due to damages caused by Tropical Depression Ivan occurring on September 17, 2004, and continuing through October 1, 2004.

In addition, applications for economic injury loans from small businesses located in the contiguous county of Allegany in the State of New York may be filed until the specified date at the previously designated location. All other counties contiguous to the above named primary counties have previously been declared.

All other information remains the same, *i.e.*, the deadline for filing applications for physical damage is November 18, 2004, and for economic injury the deadline is June 20, 2005.

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

Dated: October 20, 2004.

**Herbert L. Mitchell,**

*Associate Administrator for Disaster Assistance.*

[FR Doc. 04-23959 Filed 10-25-04; 8:45 am]

**BILLING CODE 8025-01-P**

**SMALL BUSINESS ADMINISTRATION**

**[Declaration of Disaster #3630]**

**Commonwealth of Pennsylvania (Amendment #1)**

In accordance with a notice received from the Department of Homeland Security—Federal Emergency Management Agency—effective October 19, 2004, the above numbered declaration is hereby amended to include Bedford, Butler, Erie, Huntingdon, Lawrence, Warren and Washington Counties as disaster areas due to damages caused by severe storms and flooding associated with Tropical Depression Frances occurring on September 8 and 9, 2004.

In addition, applications for economic injury loans from small businesses located in the contiguous counties of Armstrong, Clarion, Elk, Fayette, Forest, Franklin, Fulton, Greene, Juniata, McKean, Mifflin, Somerset, and Westmoreland in the Commonwealth of Pennsylvania; Allegany County in the State of Maryland; Cattaraugus and Chautauqua Counties in the State of New York; and Brooke, Marshall, and Ohio Counties in the State of West Virginia may be filed until the specified date at the previously designated location. All other counties contiguous to the above named primary counties have previously been declared.

The economic injury number assigned to Maryland is 9AH100 and New York is 9AH200.

All other information remains the same, *i.e.*, the deadline for filing applications for physical damage is November 18, 2004, and for economic injury the deadline is June 20, 2005.

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

Dated: October 20, 2004.

**Herbert L. Mitchell,**

*Associate Administrator for Disaster Assistance.*

[FR Doc. 04-23961 Filed 10-25-04; 8:45 am]

**BILLING CODE 8025-01-P**

**SMALL BUSINESS ADMINISTRATION**

**[Declaration of Disaster #3642]**

**Commonwealth of Virginia**

As a result of the President's major disaster declaration on October 18, 2004, I find that the independent cities of Salem and Roanoke, and the counties of Alleghany, Craig, Floyd, Giles, Montgomery, Patrick, and Roanoke in the Commonwealth of Virginia constitute a disaster area due to damages caused by severe storms and

flooding from the remnants of Hurricane Jeanne occurring on September 27, 2004, and continuing. Applications for loans for physical damage as a result of this disaster may be filed until the close of business on December 17, 2004, and for economic injury until the close of business on July 18, 2005, at the address listed below or other locally announced locations: U.S. Small Business Administration, Disaster Area 1 Office, 360 Rainbow Blvd., South 3rd Fl., Niagara Falls, NY 14303-1192.

In addition, applications for economic injury loans from small businesses located in the following contiguous counties may be filed until the specified date at the above location: Bath, Bedford, Bland, Botetourt, Carroll, Franklin, Henry, Pulaski, and Rockbridge in the Commonwealth of Virginia; Stokes and Surry Counties in the State of North Carolina; and Greenbrier, Mercer, Monroe, and Summers Counties in the State of West Virginia.

The interest rates are:

	Percent
For Physical Damage:	
Homeowners With Credit Available Elsewhere .....	6.375
Homeowners Without Credit Available Elsewhere .....	3.187
Businesses With Credit Available Elsewhere .....	5.800
Businesses and Non-Profit Organizations Without Credit Available Elsewhere .....	2.900
Others (Including Non-Profit Organizations) With Credit Available Elsewhere .....	4.875
For Economic Injury:	
Businesses and Small Agricultural Cooperatives Without Credit Available Elsewhere ...	2.900

The number assigned to this disaster for physical damage is 364206. For economic injury the number is 9AF400 for Virginia; 9AF500 for North Carolina; and 9AF600 for West Virginia.

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

Dated: October 19, 2004.

**Herbert L. Mitchell,**

*Associate Administrator for Disaster Assistance.*

[FR Doc. 04-23957 Filed 10-25-04; 8:45 am]

**BILLING CODE 8025-01-P**

**SMALL BUSINESS ADMINISTRATION**

**[Declaration of Disaster #3633]**

**State of West Virginia (Amendment #3)**

In accordance with a notice received from the Department of Homeland

Security—Federal Emergency Management Agency—effective September 29, 2004, the above numbered declaration is hereby amended to include Mingo and Wayne Counties as disaster areas due to damages caused by severe storms, flooding and landslides occurring on September 16, 2004, and continuing through September 27, 2004.

In addition, applications for economic injury loans from small businesses located in the contiguous counties of McDowell and Wyoming in the State of West Virginia; Boyd, Lawrence, Martin, and Pike in the Commonwealth of Kentucky; and Buchanan County in the Commonwealth of Virginia may be filed until the specified date at the previously designated location. All other counties contiguous to the above named primary counties have previously been declared.

The economic injury number assigned to Kentucky is 9AG900.

All other information remains the same, *i.e.*, the deadline for filing applications for physical damage is November 19, 2004, and for economic injury the deadline is June 20, 2005.

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

Dated: October 20, 2004.

**Herbert L. Mitchell,**

*Associate Administrator for Disaster Assistance.*

[FR Doc. 04-23960 Filed 10-25-04; 8:45 am]

**BILLING CODE 8025-01-P**

## **SOCIAL SECURITY ADMINISTRATION**

### **Office of the Commissioner; Cost-of-Living Increase and Other Determinations for 2005**

**AGENCY:** Social Security Administration.

**ACTION:** Notice.

**SUMMARY:** The Commissioner has determined—

(1) A 2.7 percent cost-of-living increase in Social Security benefits under title II of the Social Security Act (the Act), effective for December 2004;

(2) An increase in the Federal Supplemental Security Income (SSI) monthly benefit amounts under title XVI of the Act for 2005 to \$579 for an eligible individual, \$869 for an eligible individual with an eligible spouse, and \$290 for an essential person;

(3) The student earned income exclusion to be \$1,410 per month in 2005 but not more than \$5,670 in all of 2005;

(4) The dollar fee limit for services performed as a representative payee to be \$32 per month (\$61 per month in the

case of a beneficiary who is disabled and has an alcoholism or drug addiction condition that leaves him or her incapable of managing benefits) in 2005;

(5) The national average wage index for 2003 to be \$34,064.95;

(6) The Old-Age, Survivors, and Disability Insurance (OASDI) contribution and benefit base to be \$90,000 for remuneration paid in 2005 and self-employment income earned in taxable years beginning in 2005;

(7) The monthly exempt amounts under the Social Security retirement earnings test for taxable years ending in calendar year 2005 to be \$1,000 and \$2,650;

(8) The dollar amounts (“bend points”) used in the primary insurance amount benefit formula for workers who become eligible for benefits, or who die before becoming eligible, in 2005 to be \$627 and \$3,779;

(9) The dollar amounts (“bend points”) used in the formula for computing maximum family benefits for workers who become eligible for benefits, or who die before becoming eligible, in 2005 to be \$801, \$1,156, and \$1,508;

(10) The amount of taxable earnings a person must have to be credited with a quarter of coverage in 2005 to be \$920;

(11) The “old-law” contribution and benefit base to be \$66,900 for 2005;

(12) The monthly amount deemed to constitute substantial gainful activity for statutorily blind individuals in 2005 to be \$1,380, and the corresponding amount for non-blind disabled persons to be \$830;

(13) The earnings threshold establishing a month as a part of a trial work period to be \$590 for 2005; and

(14) Coverage thresholds for 2005 to be \$1,400 for domestic workers and \$1,200 for election workers.

#### **FOR FURTHER INFORMATION CONTACT:**

Jeffrey L. Kunkel, Office of the Chief Actuary, Social Security Administration, 6401 Security Boulevard, Baltimore, MD 21235, (410) 965-3013. Information relating to this announcement is available on our Internet site at <http://www.socialsecurity.gov/OACT/COLA/index.html>. For information on eligibility or claiming benefits, call 1-800-772-1213 or TTY 1-800-325-0778, or visit our Internet site, Social Security Online, at <http://www.socialsecurity.gov>.

#### **SUPPLEMENTARY INFORMATION:**

In accordance with the Act, the Commissioner must publish within 45 days after the close of the third calendar quarter of 2004 the benefit increase percentage and the revised table of

“special minimum” benefits (section 215(i)(2)(D)). Also, the Commissioner must publish on or before November 1 the national average wage index for 2003 (section 215(a)(1)(D)), the OASDI fund ratio for 2004 (section 215(i)(2)(C)(ii)), the OASDI contribution and benefit base for 2005 (section 230(a)), the amount of earnings required to be credited with a quarter of coverage in 2005 (section 213(d)(2)), the monthly exempt amounts under the Social Security retirement earnings test for 2005 (section 203(f)(8)(A)), the formula for computing a primary insurance amount for workers who first become eligible for benefits or die in 2005 (section 215(a)(1)(D)), and the formula for computing the maximum amount of benefits payable to the family of a worker who first becomes eligible for old-age benefits or dies in 2005 (section 203(a)(2)(C)).

### **Cost-of-Living Increases**

#### *General*

The next cost-of-living increase, or automatic benefit increase, is 2.7 percent for benefits under titles II and XVI of the Act. Under title II, OASDI benefits will increase by 2.7 percent for individuals eligible for December 2004 benefits, payable in January 2005. This increase is based on the authority contained in section 215(i) of the Act (42 U.S.C. 415(i)).

Under title XVI, Federal SSI payment levels will also increase by 2.7 percent effective for payments made for the month of January 2005 but paid on December 30, 2004. This is based on the authority contained in section 1617 of the Act (42 U.S.C. 1382f).

#### *Automatic Benefit Increase Computation*

Under section 215(i) of the Act, the third calendar quarter of 2004 is a cost-of-living computation quarter for all the purposes of the Act. The Commissioner is, therefore, required to increase benefits, effective for December 2004, for individuals entitled under section 227 or 228 of the Act, to increase primary insurance amounts of all other individuals entitled under title II of the Act, and to increase maximum benefits payable to a family. For December 2004, the benefit increase is the percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers from the third quarter of 2003 to the third quarter of 2004.

Section 215(i)(1) of the Act provides that the Consumer Price Index for a cost-of-living computation quarter shall be the arithmetic mean of this index for the 3 months in that quarter. We round