The Small Business Administration (SBA) has determined that the New York and West Virginia disasters are eligible for federal aid in the form of loans to individuals and businesses affected by severe storms and flooding. The SBA has announced that disaster loans are available to eligible applicants at an annual interest rate of 2.875 percent. The loans can be used for physical damage or economic injury. The following areas have been determined to be adversely affected by the disaster:

**New York:**
- Primary Counties: Herkimer, Madison, Montgomery, Oneida.
- Non-Profit Organizations With Credit Available Elsewhere: 2.875 percent
- Non-Profit Organizations Without Credit Available Elsewhere: 2.875 percent
- For Economic Injury: Businesses & Small Agricultural Cooperatives Without Credit Available Elsewhere: 4.000 percent
- Non-Profit Organizations Without Credit Available Elsewhere: 2.875 percent
- The number assigned to this disaster for physical damage is 13689 and for economic injury is 13690.

**West Virginia:**
- Primary Counties: Mason, Roane.
- Non-Profit Organizations With Credit Available Elsewhere: 2.875 percent
- Non-Profit Organizations Without Credit Available Elsewhere: 2.875 percent
- For Economic Injury: Non-Profit Organizations Without Credit Available Elsewhere: 2.875 percent
- The number assigned to this disaster for physical damage is 13681B and for economic injury is 13682B.

**SUPPLEMENTARY INFORMATION:** Notice is hereby given that as a result of the Administrator’s disaster declaration, applications for disaster loans may be filed at the address listed above or other locally announced locations. The following areas have been determined to be adversely affected by the disaster:

**Primary Counties:**
- New York: Chenango, Cortland, Fulton, Hamilton, Lewis, Oneida, Oswego, Otsego, Saint Lawrence, Saratoga, Schenectady, Schoharie.
- West Virginia: Kanawha, Kossuth, Marshall, Mason, Roane.

**For Physical Damage:**
- Homeowners With Credit Available Elsewhere: 3.750 percent
- Homeowners Without Credit Available Elsewhere: 1.875 percent
- Businesses With Credit Available Elsewhere: 6.000 percent
- Businesses Without Credit Available Elsewhere: 3.750 percent

**For Economic Injury:**
- Businesses & Small Agricultural Cooperatives Without Credit Available Elsewhere: 4.000 percent
- The Interest Rates are:

**DATES:** Effective Date: October 7, 2013