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SMALL BUSINESS ADMINISTRATION

[Disaster Declaration #22064 and #22065; GEORGIA Disaster Number GA-20031]

Administrative Declaration of a Disaster for the State of GEORGIA

AGENCY: U.S. Small Business Administration.

ACTION: Notice.

SUMMARY: This is notice of an Administrative declaration of a disaster for the state of GEORGIA dated November 16, 2026.

Incident: Severe Flooding.

DATES: Issued on November 16, 2026.

Incident Period: November 4, 2026.

Physical Loan Application Deadline Date: January 15, 2027.

Economic Injury (EIDL) Loan Application Deadline Date: August 16, 2027.

ADDRESSES: *Visit the MySBA Loan Portal at* https://lending.sba.gov to apply for a disaster assistance loan.

FOR FURTHER INFORMATION CONTACT: Shaquille Lewis, Office of Disaster Recovery, U.S. Small Business Administration, 409 3rd Street, SW., Suite 6050, Washington, DC 20416, (202) 205-6734.

SUPPLEMENTARY INFORMATION: Notice is hereby given as a result of the Administrator's disaster declaration, applications for disaster loans may be submitted online using the MySBA Loan Portal https://lending.sba.gov or in person at other locally announced locations. For further assistance please contact the SBA disaster assistance customer service center by email at disastercustomerservice@sba.gov or by phone at 1-800-659-2955. If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

The following areas have been determined to be adversely affected by the disaster:

Primary County:

Fannin.

Contiguous Counties:

GEORGIA

Dawson, Gilmer, Lumpkin, Murray, Union.

NORTH CAROLINA

Cherokee.

TENNESSEE

Polk.

The Interest Rates are:

For Physical Damage:	
Homeowners with Credit Available Elsewhere	6.250
Homeowners without Credit Available Elsewhere	3.125
Businesses with Credit Available Elsewhere	8.000
Businesses without Credit Available Elsewhere	4.000
Private Non-Profit Organizations with Credit Available Elsewhere	3.750
Private Non-Profit Organizations without Credit Available Elsewhere	3.750
For Economic Injury:	
Business and Small Agricultural Cooperatives without Credit Available Elsewhere	4.000
Private Non-Profit Organizations without Credit Available Elsewhere	3.750

The number assigned to this disaster for physical damage is 220646 and for economic injury is 220650.

The states which received an SBA Administrative declaration are Georgia, North Carolina, and Tennessee.

(Catalog of Federal Domestic Assistance Number 59008)

(Authority: 13 CFR 123.3(b).)

James Stallings,
Associate Administrator,
Office of Disaster Recovery.

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