



E-News Update


FEMA

FEMA ROAD SHOW AT HOME IMPROVEMENT STORES

FEMA's Hazard-Mitigation Road Show is coming to a store near you! FEMA Community Education Outreach Teams will be on hand to advise homeowners and builders on simple cost-saving techniques to use for rebuilding or new construction.

The FEMA representatives will explain flood- and wind-resistant building techniques and offer advice on topics such as home elevation, safe rooms, wind straps, flood insurance and other measures to make homes stronger and safer. Teams also will offer publications on similar topics. The current schedule is listed below. More dates and locations will be announced soon.

<u>Brazoria County</u>	<u>Harris County</u>	<u>Jefferson County</u>	<u>Jefferson County</u>
The Home Depot 10111 Broadway Pearland, TX 77584 7 a.m. to 7 p.m. Tuesday through Sunday, Oct. 21-26	The Home Depot 11820 Dickinson Road Houston, TX 77089 7 a.m. to 7 p.m. Monday through Sunday, Oct. 20-26	The Home Depot 3910 Eastex Freeway Beaumont, TX 77703 8 a.m. to 6 p.m. Saturday through Tuesday, Oct. 19-21	Sutherlands Lumber Co. 2770 Highway 365 Port Arthur, TX 77640 8 a.m. to 6 p.m. Monday through Thursday, Oct. 20-23

PROCUREMENT SEMINARS SCHEDULED FOR THIS WEEK

Want to prepare your business to work with the government? Join other local businesses in Texas learning how to do business with the federal government for Hurricane Ike recovery. A series of workshops are being held in Pasadena and Lufkin.

The Federal Emergency Management Agency (FEMA) Local Business Task Force collaborates with local, state and federal partners to implement procurement education seminars. The sessions provide information on the varying phases of the procurement process to support and foster successful business participation in the recovery efforts.

The following workshops are sponsored by the Local Business Task Force, the University of Houston-Procurement Technical Assistance Center, and the Angelina College Procurement Assistance Center:

- **Wednesday, Oct. 22, 9 a.m. to noon and 2 p.m. to 5 p.m.**– San Jacinto College Small Business Development Center, Kaleidoscope Room, 8060 Spencer Highway, Pasadena, TX 77505.
- **Thursday, Oct. 23, 9 a.m. to noon and 2 p.m. to 5 p.m.**– Angelina College Procurement Assistance Center, 3500 S. First St., Lufkin, TX 75902.

These seminars cover a wide range of topics, from information on the Central Contractor Registration process to how to write a strong federal proposal. For a list of additional dates and locations, send an e-mail to FEMA-Industry@dhs.gov.

RETURN YOUR SBA LOAN APPLICATION

Homeowners and renters who receive a disaster loan application from the U.S. Small Business Administration (SBA) should complete and return it– even if they aren't sure they will need or want a loan. Returning the application is necessary to be considered for FEMA's Other Needs Assistance program, which provides reimbursements for personal property losses, vehicle repair or replacement and other serious disaster-related expenses not covered by insurance or other sources.

The filing deadline for applications for physical damage to homes, personal property and business is Wednesday, November 12, 2008. The deadline for SBA applications for Economic Injury is June 15, 2009.

QUESTION OF THE WEEK

Q. I had to remove debris from my business after the disaster. Can this expense be included in my SBA loan application?

A. Yes, but your own labor and that of family members cannot be included. Amounts paid to others and any equipment rental can be listed as part of repairs to real estate. Remember that the maximum loan limit on physical damage is \$2.0 million, and debris removal is included in that limit.

SBA OFFERS REFINANCING

SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property), and (3) intends to repair the damage.

Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, in some cases up to the amount of the loan for real estate repair or replacement.

Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, in some cases up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.

BLUE ROOF PROGRAM EXTENDED

The U.S. Army Corps of Engineers' Operation Blue Roof program, tasked by FEMA to provide emergency roofing to homeowners seeking to prevent further rain damage, has been extended in all counties declared for FEMA's Individual Assistance through Thursday, Oct. 23.

Homeowners must visit a Corps Right of Entry Collection Center and show proof of identity. Collection center locations may be obtained by calling the toll-free BLUE ROOF hotline number, **888-ROOF-BLU (888-766-3258)**.

DISASTER UNEMPLOYMENT ASSISTANCE STILL AVAILABLE

The deadline to apply for Disaster Unemployment Assistance is extended to 5 p.m. Wednesday, Nov. 12, 2008. To file, call the nearest Texas Workforce Commission (TWC) Tele-Center 8 a.m. to 5 p.m. weekdays, or call toll-free at **800-939-6631**. Claimants may apply online at <http://www.texasworkforce.org>, but should specify their claim is disaster-related due to Hurricane Ike. Claimants may also e-mail TWC at UIHelp@twc.state.tx.us.

TAX QUESTIONS?

The Internal Revenue Service (IRS) wants to provide resources and assistance when major disasters and emergencies affect your area. The IRS Disaster Assistance Hotline is open 8 AM – 10 PM local time Monday through Friday at **866-562-5227**.

If you prefer to search online, visit the Disaster Relief and Emergency Assistance page on IRS.gov: <http://www.irs.gov/businesses/small/article/0,,id=156138,00.html>. This web site is a resource center for individuals and businesses to assist with preparation, assistance and tax relief in a presidentially-declared disaster area. Helpful links include FAQ for disaster victims, IRS contact information, publications and forms.

WHEN DISASTER STRIKES AGAIN, WILL YOU BE READY?

How quickly your company can get back to business after a disaster depends on emergency planning done today. When you consider the number of declared major disasters nearly doubled in the 1990s compared to the previous decade, preparedness becomes an even more critical issue.

America's businesses form the backbone of the nation's economy. If businesses are READY to survive and recover, the nation and our economy are more secure.

A commitment to planning today will help support employees, customers, the community, the local economy and even the country. It also protects your business investment and gives your company a better chance for survival. Visit www.ready.gov for free guides on how to develop a business continuity plan.

FEMA FOR KIDS

Play games, enjoy stories, do puzzles, go through mazes, watch videos - welcome to FEMA for Kids, the Web site that is all fun and games...sort of. Underneath all the fun is a lot of good information that makes kids and their families better prepared in the event of a disaster. You can even become a Disaster Action Kid and get your very own certificate to hang on the wall!

FEMA for Kids is a tool for recovery as well as preparedness. Go to www.fema.gov/kids and meet Herman the spokescrab and tag along on his search for a disaster-proof shell. You'll also meet Julia and Robbie, the Disaster Twins. Wherever these two go, trouble is sure to follow. Watch brother and sister get into—and out of— all sorts of close calls, learning along the way how to be better prepared, or how to avoid danger altogether.

The Web site shows disasters come in many shapes and sizes. Some are predictable—like a hurricane. Some, like a tornado, can surprise us. Learning about the different kinds of disasters will help us all be better prepared. Find out about disaster kits and learn what you need before the danger happens. Learn the best way to keep safe, and keep your family and pets safe, as you do what you like to do best - have fun!

HURRICANE IKE ORPHAN DRUM PROGRAM

The U.S. Environmental Protection Agency (EPA) retrieves and safely disposes of hazardous wastes that pose a threat to human health and the environment. Among these threats are “orphan drums” which are containers that may contain hazardous substances such as propane, industrial chemicals and unknown substances. These drums can leak substances and contaminate local air, water and soil. **What should you do if you discover an orphan drum?** Above all, do not open, touch the contents or remove the orphan drum! Report its location to the EPA Hurricane Ike Orphan Container Hotline at **800-671-6022**.

ICC COVERAGE MAY INCREASE FLOOD INSURANCE PROCEEDS

Flood insurance policyholders whose structures were substantially damaged (more than 50 percent of pre-disaster value) by flooding from Hurricane Ike may be eligible for up to \$30,000 in coverage in addition to their claims for damages. The extra money can be used by property owners to aid in making their homes or businesses safe from future floods.

The benefit is called Increased Cost of Compliance or ICC coverage, because it helps pay for the increased cost of complying with the building code. It is a part of most National Flood Insurance Program policies. A policyholder seeking Increased Cost of Compliance funding needs to file a claim that is separate from the basic claim for flood damages. Both are filed with the insured's flood insurance agent.

The money can be used to elevate, demolish or relocate the damaged structure. For non-residential structures, the funds can also be used for floodproofing. The total insurance payout including Increased Cost of Compliance coverage cannot exceed \$250,000 for a residence or \$500,000 for business structures or apartment buildings with five or more units.

Additional information is available from local floodplain administrators, the National Flood Insurance Program (**800-427-4661**), and insurance companies and agents. Information is also available at www.fema.gov and www.floodsmart.gov.

QUICK REFERENCE

FEMA Registration and Helpline	800-621-3362	www.fema.gov
SBA	800-659-2955	www.sba.gov
IRS Disaster Assistance Hotline	866-562-5227	www.irs.gov
FEMA Private Sector Office	540-359-9078	paul.fitzgibbon@dhs.gov
FEMA Landlord Registry	866-766-6086	
Disaster Legal Services Hotline	800-504-7030	
EPA Orphan Container Hotline	800-671-6022	
FEMA Housing Portal		https://asd.fema.gov/inter/hportal/home.htm
TX Hurricane Ike web page		http://www.fema.gov/news/event.fema?id=10570
FEMA for Kids		http://www.fema.gov/kids
DRC Locations		http://www.txdps.state.tx.us/dem/pages/dr1791_drc_list.htm
Family Registry and Locator		asd.fema.gov/inter/nefrls/home.htm

FEMA'S PRIVATE SECTOR OFFICE

The FEMA Private Sector Office serves as a liaison between the federal government response and the private sector community (businesses, large employers, and nongovernmental nonprofit agencies). If you no longer wish to receive these Private Sector e-news updates, reply with the word "REMOVE" in the subject line.

If someone forwarded you this email and you would like to be added to the distribution list, send an email with the word "SUBSCRIBE" in the subject line to dianna.gee@dhs.gov.