

# Hurricane Harvey Private Sector

eBrief



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## In this issue:

- [Small Businesses qualify for low-interest, long-term disaster loans](#)
- [Flood Insurance Program policy holders may be eligible for additional benefits](#)
- [Fraudsters capitalize on natural disasters](#)
- [Stay connected to ensure you have the info you need](#)

## Small businesses qualify for low-interest, long-term disaster loans



The U.S. Small Business Administration offers low-interest, long-term disaster loans to businesses of all sizes (including landlords), private non-profit organizations (such as churches and charities), homeowners and renters to repair or replace uninsured/uncompensated disaster-damaged property. SBA disaster loans offer an affordable way for individuals and businesses to recover from declared disasters.

Apply online at [disasterloan.sba.gov/ela/](https://disasterloan.sba.gov/ela/) or in person at a Disaster Recovery Center. A loan officer will determine your eligibility during processing after reviewing any insurance or other recoveries.

SBA has opened five Business Recovery Centers throughout the declared areas of Texas [see list of locations below]. SBA representatives can meet with business owners to answer questions about SBA's disaster loan program; explain the application process; and, help business owners complete their Electronic Loan Application. SBA staffs the Business Recovery Center with representatives from the Small Business Development Center, Women's Business Center and SCORE – the nation's largest network of volunteer, expert business mentors) to offer free financial counseling advice to business owners.

Hours are **8 a.m. to 6 p.m. weekdays and 9 a.m. to 4 p.m. weekends unless otherwise noted**. The property damage application deadline is **Oct. 24, 2017**. The deadline to apply for economic injury is **May 25, 2018**.

County	Business Recovery Center Locations
Aransas	Women's Club of Aransas County, 1104 Concho St. Rockport TX 78382
Harris	University of Houston Small Business Development Center Region Office, 2302 Fannin St., Suite 200 Houston TX 77002
Nueces	Port Aransas Community Center (next to the museum), 408 N. Alister St., Port Aransas TX 78373
Fort Bend	Fort Bend County Sienna Annex, 5855 Sienna Springs Way, Room 111, Missouri City TX 77459—7 a.m. – 7 p.m. daily
Jefferson	Lamar University Center for Innovation, Commercialization and Entrepreneurship (CICE), 5091 Rolfe Christopher Drive, Beaumont TX 77705

## Current National Flood Insurance Program policy holders may be eligible for additional benefits to bring businesses into compliance

If you are a Texas resident who sustained property damage caused by Hurricane Harvey flooding, and if your property is insured under the National Flood Insurance Program (NFIP) and is located in a special flood hazard area, you may qualify for NFIP [Increased Cost of Compliance](#) (ICC) coverage.

Under this coverage, you may be eligible to receive up to \$30,000 to help pay the cost of bringing your business --- and home – into compliance with your community's floodplain management requirements. Your community floodplain administrator can provide information about these requirements.

No additional premium is required to be eligible for ICC, but it applies only to policies with building coverage.

This coverage is in addition to the building coverage for the repair of actual physical damage from the flood under your standard NFIP policy, subject to the statutory limit of \$250,000 on one to four family residential buildings, \$500,000 on residential buildings with five or more units, and \$500,000 on non-residential buildings.



You may file a claim for your ICC coverage in two instances:

1. If your community determines that your home or business is damaged by flood to the point that repairs will cost 50 percent or more of the building's pre-damage market value. This is called substantial damage.
2. If your community has a repetitive loss provision in its floodplain management ordinance and determines that your home or business was damaged by a flood two times in the past 10 years, where the cost of repairing the flood damage, on the average, equaled or exceeded 25 percent of its market value at the time of each flood. Additionally, there must have been flood insurance claim payments for each of the two flood losses.

If you are eligible for ICC coverage, you should talk to your local floodplain manager or building official to pursue options to help reduce future flood damage. You may use ICC to help pay for any of these mitigation solutions:

- **Elevating** above the flood level in your community
- **Relocating** to a new site
- **Demolishing** the building
- **Flood proofing** (non-residential buildings only)

For more information, contact your insurance agent or NFIP Call Center at **800-621-3362 (press 2)** from 5 a.m. to midnight. If you use TTY, call NFIP at **800-427-5593**. You can also email [FloodSmart@dhs.gov](mailto:FloodSmart@dhs.gov) to request information in a language other than English.

Information also is available at [www.FEMA.gov](http://www.FEMA.gov), [www.FloodSmart.gov](http://www.FloodSmart.gov) and [www.fema.gov/Texas-disaster-mitigation](http://www.fema.gov/Texas-disaster-mitigation).



## Fraudsters capitalize on natural disasters

The Federal Bureau of Investigation (FBI) cautions individuals and businesses to be aware of e-mails claiming to seek donations for major disaster relief efforts. The FBI will be checking for fraudulent websites and e-mails and will thoroughly investigate all complaints.

The recent natural disasters throughout the country have devastated lives and property. In the wake of these events, individuals often feel a desire to help, frequently through monetary donations. Unfortunately, these events prompted individuals with criminal intent to solicit contributions purportedly for a charitable organization and/or a good cause.



Before making a donation of any kind, consumers should adhere to certain guidelines, to including:

- Do not respond to unsolicited (spam) e-mail.
- Be skeptical of individuals representing themselves as officials soliciting donations via e-mail.
- Do not click on links within an unsolicited e-mail.
- Be cautious of e-mail claiming to contain pictures in attached files, as the files may contain viruses. Only open attachments from known senders.
- To ensure contributions are received and used for intended purposes, make contributions directly to known organizations rather than relying on others to make the donation on your behalf.
- Validate the legitimacy of the organization by directly accessing the recognized charity or aid organization's website rather than following an alleged link to the site.
- Attempt to verify the legitimacy of the non-profit status of the organization by using various Internet-based resources, which also may assist in confirming the actual existence of the organization.
- Do not provide personal or financial information to anyone who solicits contributions: providing such information may compromise your identity and make you vulnerable to identity theft.

The FBI and State of Texas have provided the following additional websites to help donors make informed decision before donating, or to help get justice if you have been the victim of fraudsters:

- [LooksTooGoodToBeTrue.com](http://LooksTooGoodToBeTrue.com) – Get more information on charitable contribution schemes and other types of online schemes.
- [Internet Crime Complaint Center](http://InternetCrimeComplaintCenter.com) – Please file a complaint if you are a victim of an online scheme.
- [Secure Texas](http://SecureTexas.com) – Find up-to-date technology security information.
- [Charities & Nonprofits; Giving to Charities](http://Charities&NonprofitsGivingtoCharities.com) – Access tips on donating safely.



## Stay connected to ensure you have the info you need

Interact with FEMA by joining the conversation and getting breaking updates on the [FEMA Harvey Facebook page](#).

Find fact sheets, policy guides, news releases, info on contracting with the Federal Government, and other agency information related to Hurricane Harvey, at [www.fema.gov/hurricane-harvey](http://www.fema.gov/hurricane-harvey). Disaster resources are accessible and available in English, Spanish, Vietnamese and 10 other languages.

Follow us [@FEMARegion6](#) to receive brief recovery updates and find more information about our disaster partners. We post important links and messages here.

Register with FEMA at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov). It's the quickest way to apply for disaster assistance. Disaster assistance may include grants to help pay for rent, essential home repairs and other serious disaster-related needs not covered by insurance or other sources. Survivors may also apply by phone at 800-621-3362 (voice, 711 or VRS) or 800-462-7585 (TTY). Lines may be busy due to high demand. Be patient and try calling in the morning or evening when call volume may be lower.

**DisasterAssistance.gov**  
ACCESS TO DISASTER HELP AND RESOURCES

