



City of Lauderhill

FEMA Assistance Program



FEMA

What Kind of Assistance Can FEMA Provide to Broward County Flood Survivors?

FEMA Fact Sheet 002- DR-4709-FL

What Kind of Assistance Can FEMA Provide to Broward County Flood Survivors?

Floridians who were impacted by the April 12 – 14 severe storms, tornadoes and flooding in **Broward County** may be eligible for FEMA assistance for temporary lodging, basic home repairs, personal property losses and other eligible expenses.

Lodging Expense Reimbursement

Under FEMA's Individuals and Households program, lodging expenses may be eligible for reimbursement if an applicant:

- Verifies occupancy in a primary residence within Broward County.
- Verifies that the primary residence is uninhabitable or inaccessible due to the storm.

Rental Assistance for Temporary Housing

FEMA may be able to provide rent, including a security deposit, if the storm made your primary residence uninhabitable. The assistance may include essential utilities such as electricity and water.

Major Repairs and Out-of-Pocket Expenses

FEMA's Individuals and Household Program assistance is intended to meet the basic needs of your household, not to restore your home and all your personal property items to a pre-storm condition.

- "Housing Assistance" covers repairs to structural parts of your home. This includes windows, doors, floors, walls, ceilings, cabinets, heating, ventilation and air-conditioning system, utilities (electrical, plumbing and gas systems), and entrance ways. FEMA may also reimburse for repair or replacement of your furnace, well and septic system.
- "Other Needs Assistance" may provide reimbursement to homeowners and renters for such uninsured or underinsured, storm-related expenses as:
 - Medical and dental expenses; funeral and burial costs; repair, cleaning, or replacement of clothing; household furniture and appliances; specialized tools used in your occupation; educational materials and moving, storage and other necessary expenses related to the storm and flooding.



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- Your personally owned, disaster-damaged cars and trucks may also be eligible for repair or replacement by FEMA.
- FEMA may be able to reimburse applicants who rented or purchased generators for their primary residence during a power disruption caused by the severe storms and flooding.

Apply to FEMA

- To be eligible for FEMA's Individual and Households Program, you must apply to FEMA. There are three ways to apply: 1) [DisasterAssistance.gov](#), 2) download the FEMA App for mobile devices, 3) call the FEMA Helpline toll-free 800-621-3362. The helpline is available from 7 a.m. to 11 p.m. ET. Help is available in most languages. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA your number for that service.
- For an accessible video on how to apply for assistance, go to [FEMA Accessible: Three Ways to Register for FEMA Disaster Assistance](#).

For the latest information on Florida's recovery from the severe storms, tornadoes and flooding, visit [floridadisaster.org/info](#) and [fema.gov/disaster/4709](#). Follow FEMA on Twitter at [FEMA Region 4 \(@femaregion4\)](#) / [Twitter](#) and at [facebook.com/fema](#).

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Learn more at [fema.gov](#)

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Transportation Assistance

FEMA Fact Sheet 004 – DR-4709-FL

Transportation Assistance

Floridians who were impacted by the April 12–14 severe storms, tornadoes and flooding in Broward County may be eligible for FEMA assistance to repair or replace a vehicle.

Other Needs Assistance (ONA) for Vehicles

FEMA's Other Needs Assistance (ONA) provides financial help after a disaster to cover necessary expenses and serious needs not paid by insurance or other sources. This may include repair or replacement of a vehicle. You must first apply to FEMA (800-621-3362, [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance), or [FEMA mobile app](https://www.fema.gov/mobile-app)), then submit an application for a disaster loan from the U.S. Small Business Administration (SBA). If you are denied a loan, or if the loan does not cover all the expense, you may be referred to FEMA for ONA consideration.

For assistance to repair or replace a vehicle, the damage must have been caused by the disaster and the vehicle must no longer be operable or safe to drive. Cosmetic repairs will not be covered. Other conditions include:

- The vehicle must have been damaged by the April 12-14 disaster and must have been located in Broward County at the time.
- Assistance is usually limited to one vehicle. If there is a second functional vehicle in the household, the applicant must certify in writing that the damaged vehicle is essential for the household's daily use.
- The vehicle must be in compliance with state registration and insurance requirements.
- The vehicle must be owned or leased (not a rental) by the applicant, co-applicant, or household member.
- The damaged vehicle must be an approved vehicle type, such as a car, truck, SUV or van.
- The amount provided for repair or replacement is based on the degree of damage and the amount the state has determined for the maximum repair and replacement value.

Documentation

- Documentation required for consideration, includes, but is not limited to:
 - Proof of insurance policy showing the type of coverage or proof of vehicle meets the state's requirement
 - Insurance provider settlement or statement that insurance coverage does not exist, for vehicle repair
 - A verifiable estimate, bill, or receipt confirming the damage was caused by the disaster, with labor and parts/replacement costs. For vehicle replacement, additional documentation is necessary from state or local government confirming the vehicle was salvaged due to the disaster.



Disaster Assistance Registration



DISASTER ASSISTANCE

To apply and get answers to your questions, call:

1-800-621-3362

711 or Video Relay Service (VRS): 1-800-621-3362

Please have the following available:

- Your address with zip code
- Condition of your damaged home
- Insurance information, if available
- Social Security number
- Phone number where you can be contacted
- Address where you can get mail or email address to receive electronic notifications

Direct Deposit: Disaster assistance funds can be sent directly to your bank account. Please provide your bank account type, account number and bank routing number.

Stay in touch with FEMA: When you apply, you will receive a FEMA registration number. Save it. You will need the number whenever you contact FEMA.



**Online registration
also available**



DisasterAssistance.gov
ACCESS TO DISASTER HELP AND RESOURCES

Disaster assistance is available without regard to race, color, religion, national origin, sex, age, disability, English proficiency, or economic status.

What to Expect After You Apply for FEMA Assistance

What to Expect After You Apply for FEMA Assistance

Release Date: Apr 29, 2023

If your primary residence is in Broward County and your home and/or personal property was damaged by the severe storms, tornadoes, and flooding, FEMA may be able to help with disaster-related assistance or other essential disaster-related needs not covered by insurance.

There are several ways to apply: Go online to DisasterAssistance.gov, use the [FEMA app](#) for smartphones or call 800-621-3362. Help is available in most languages. The toll-free number is open daily 7 a.m. to 11 p.m. ET. To view an accessible video about how to apply visit: [Three Ways to Register for FEMA Disaster Assistance - YouTube](#).

When creating your FEMA application, you must provide:

- Your current phone number where you can be contacted.
- Your current address and your address at the time of the disaster.
- Your Social Security number.
- A general description of damage and losses caused by the disaster.
- Names of all occupants of the household.
- Your annual household income, before taxes, at the time of the disaster.
- Banking information if you are eligible for disaster assistance and you'd like funds directly deposited into your bank account.
- If insured, the types of insurance you have, and when available, the policy number or the agent and/or the company name.

If you have homeowners, renters or flood insurance, file a claim as soon as possible. FEMA cannot duplicate benefits for losses covered by insurance. If your policy does not cover all your damage expenses, you may be eligible for federal assistance.

For an accessible video on FEMA home inspections, go to [FEMA Accessible: Home Inspections](#).



Be Alert to Fraud After a Disaster

Be Alert to Fraud After a Disaster

Release Date: May 2, 2023

LAKE MARY, Fla. – Disaster survivors should be aware that con artists and criminals may try to obtain money or steal personal information through fraud or identity theft after a disaster. In some cases, thieves try to apply for FEMA assistance using names, addresses and Social Security numbers they have stolen from survivors.

If a FEMA Inspector comes to your home and you did not submit a FEMA application, your information may have been used without your knowledge to create a FEMA application. If so, please inform the inspector that you did not apply for FEMA assistance so they can submit a request to stop further processing of the application.

If you did not apply for assistance but receive a letter from FEMA, please call the FEMA Helpline at 800-621-3362. The helpline will submit a request to stop any further processing of that application.

If you do wish to apply for FEMA assistance after stopping an application made in your name without your knowledge, the Helpline will assist you in creating a new application.

Scams

FEMA Disaster Survivor Assistance crews, housing inspectors and other officials will be working in areas impacted by the severe storms, tornadoes and flooding in Broward County. They carry official photo ID badges. FEMA and U.S. Small Business Administration representatives **never** charge applicants for disaster assistance, inspections or help in filling out applications.

Don't believe anyone who promises a disaster grant in return for payment.

Be wary of unexpected phone calls or visits to your home from people claiming to be FEMA housing inspectors or people claiming they work for FEMA. FEMA representatives will have your FEMA application number.



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Page printed at [fema.gov/press-release/20230502/be-alert-fraud-after-disaster](https://www.fema.gov/press-release/20230502/be-alert-fraud-after-disaster)

05/05/2023

Don't give your banking information to a person claiming to be a FEMA housing inspector. FEMA inspectors are never authorized to collect your personal financial information.

If you believe you are the victim of a scam, report it immediately to your local police or sheriff's department or contact the Office of the Attorney General by calling 1-866-9-NO-SCAM (1-866-966-7226) or visit myfloridalegal.com. To file a fraud complaint, go online to [Scam Report \(myfloridalegal.com\)](https://myfloridalegal.com).

If you suspect fraudulent activity involving FEMA, you can report it to the FEMA Fraud Branch at: StopFEMAFraud@fema.dhs.gov, fax: (202) 212-4926 or write to: FEMA Fraud and Internal Investigation Division, 400 C Street SW Mail Stop 3005, Washington, DC 20472-3005.

If you suspect identity theft, please visit [Identity Theft | FTC Consumer Information](https://www.ftc.gov/identity-theft) or [IdentityTheft.gov](https://www.identitytheft.gov).

For the latest information on Florida's recovery from the severe storms, tornadoes and flooding, visit floridadisaster.org/info and [fema.gov/disaster/4709](https://www.fema.gov/disaster/4709). Follow [@femaregion4](https://twitter.com/femaregion4) / [Twitter](https://www.facebook.com/fema) and at [facebook.com/fema](https://www.facebook.com/fema).



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05/05/2023

SBA Business Recovery Center Opening in Broward County



NEWS RELEASE

Disaster Field Operations Center East

Release Date: May 5, 2023

Contact: Michael Lampton (404) 331-0333

Michael.Lampton@sba.gov

Release Number: 23-407, FL 17901/17902

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SBA Opens Business Recovery Center in Broward County to Assist Floridians Applying for a Disaster Loan

ATLANTA – The [U.S. Small Business Administration \(SBA\)](#) announced today it will open a Business Recovery Center (BRC) in **Broward County** at 11 a.m. **Monday, May 8**, at the [Urban League of Broward County in Fort Lauderdale](#). At the BRC, SBA's Customer Service Representatives will assist Floridians applying for SBA disaster loans for losses due to severe storms, tornadoes and flooding that occurred on April 12-14.

"Our Business Recovery Centers are one of the most powerful resources at SBA's disposal to support business owners in the midst of a disaster," said Francisco Sanchez, Jr., Associate Administrator, Office of Disaster Recovery and Resilience. "Business owners can meet in-person with our specialists to apply for SBA disaster loans and get information on the full breadth of our programs designed to help them navigate their recovery."

The disaster declaration covers Broward County, which is eligible for both Physical and Economic Injury Disaster Loans from the SBA. Small businesses and most private nonprofit organizations in the following adjacent counties are eligible to apply only for SBA Economic Injury Disaster Loans (EIDLs): Collier, Hendry, Miami-Dade, and Palm Beach in **Florida**. Disaster survivors with insurance should not wait for their settlement before applying to the SBA. The SBA can make a loan for the total loss and use insurance proceeds to reduce or repay the loan.

"We are excited to work with SBA on providing much needed resources to small businesses," said Courtnee Biscardi, Executive Vice President, Urban League of Broward County. "The Urban League provides an Entrepreneurship Center which offers access to training, business coaching and counseling and a myriad of services for small businesses. Also, through its CDFI, Central County CDC League assists businesses by providing additional capital and support for other business needs." Any business owner or resident in any of the declared counties can get help at the BRC location provided by the Urban League. It will operate as indicated below until further notice:

Business Recovery Center (Broward County)

Urban League of Broward County
Central County Community Development
[560 NW 27th Avenue](#)
Fort Lauderdale, FL 33311

Opening: **Monday, May 8, 11 a.m. to 5 p.m.**

Hours: Monday to Friday, 9 a.m. to 5 p.m.

Closed: Saturday and Sunday

Due to the ongoing COVID-19 pandemic, the SBA has established protocols to help protect the health and safety of the public. All visitors to the BRCs are encouraged to wear a face mask.

Businesses and private nonprofit organizations of any size may borrow up to \$2 million to repair or replace disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations, the SBA offers [Economic Injury Disaster Loans \(EIDLs\)](#) to help meet working capital needs caused by the disaster. Economic Injury Disaster Loan assistance is available regardless of whether the business suffered any physical property damage.

Disaster loans up to \$200,000 are available to homeowners to repair or replace disaster-damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace disaster-damaged or destroyed personal property.

Interest rates are as low as **4** percent for businesses, **2.375** percent for nonprofit organizations, and **2.375** percent for homeowners and renters, with terms up to 30 years. Loan amounts and terms are set by the SBA and are based on each applicant's financial condition.

Building back smarter and stronger can be an effective recovery tool for future disasters. Applicants may be eligible for a loan amount increase of up to 20 percent of their physical damages, as verified by the SBA, for mitigation purposes. Eligible mitigation improvements may include a safe room or storm shelter, sump pump, elevation, retaining walls, and landscaping to help protect property and occupants from future damage caused by a similar disaster.

"The opportunity to include measures to help prevent future damage from occurring is a significant benefit of SBA's disaster loan program," said SBA Associate Administrator Francisco Sanchez, Jr. "I encourage everyone to consult their contractors and emergency management mitigation specialists for ideas and apply for an SBA disaster loan increase for funding."

Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloanassistance.sba.gov/ela/s/> and should apply under SBA declaration # **17901**.

To be considered for all forms of disaster assistance, applicants should register online at [DisasterAssistance.gov](#) or download the FEMA mobile app. If online or mobile access is unavailable, applicants should call the FEMA toll-free helpline at 800-621-3362. Those who use 711-Relay or Video Relay Services should call 800-621-3362.

Disaster loan information and application forms can also be obtained by calling the SBA's Customer Service Center at 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) or sending an email to DisasterCustomerService@sba.gov. Loan applications can also be downloaded from [sba.gov/disaster](#). Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The filing deadline to return applications for physical property damage is **June 26, 2023**. The deadline to return economic injury applications is **Jan. 29, 2024**.

###

Tips to Help Children Cope

Helping Children Cope

Following a Disaster

Disasters can leave children and teens feeling frightened, confused and insecure. Their responses can be quite varied. It's important to not only recognize these reactions, but also help children cope with their emotions.



Talk about the storm with your child(ren). Start by asking about their understanding of what has occurred.

Listen for any misunderstandings that might be present along with underlying fears and/or concerns. Address misunderstandings first and then address any fears and/or concerns that might be present.



Encourage your children to ask questions and answer those questions directly. Like adults, children are better able to cope with a crisis if they feel they understand it.



Consider sharing your feelings about the crisis with your children. This is an opportunity for you to serve as a role model about how to cope and how to plan for the future. Be sure you can express a positive or hopeful plan.



Reassure children of the steps being taken to keep them safe. Disasters and other crises remind us we are never completely safe from harm. Reassure children they should feel safe in their schools, homes, and communities.

Tips on Helping Children Cope

Explain - as simply and directly as possible - what is happening or likely to happen. The amount of information that will be helpful to children depends on their age and developmental level, as well as their coping style. For example, older children generally want, and will benefit from, more detailed information than younger children. Because every child is different, take cues from your own children as to how much information to provide.

Limit media of disasters and other crisis events, especially for younger children. Consider coverage on all media, including television, the internet and social media. When older children watch television, try to watch with them and use the opportunity to discuss what is being seen and how it makes you and your children feel.

Help your children identify concrete actions they can take to help those affected by recent events. Rather than focus on what could have been done, concentrate on what can be done now to help those affected by the event.

If you need help, call or text the Disaster Distress Hotline: 1-800-985-5990, or call or text 988 to reach the Suicide & Crisis Lifeline.



QA About FEMA Disaster Assistance

FEMA Fact Sheet 003 DR-4709-FL

Questions and Answers About FEMA Disaster Assistance

FEMA Individual Assistance helps disaster survivors begin recovery by providing financial assistance for basic and critical needs. The agency wants every individual and family affected by the April 12 – 14 severe storms, tornadoes and flooding to have a safe, accessible and functional place to stay. FEMA is not a substitute for insurance. Nor can it duplicate other sources of assistance.

What assistance does FEMA provide?

- **Lodging Expense Reimbursement** for hotel expenses; this is for eligible uninsured or underinsured applicants who could not return to their home due to disaster-related damage. Keep copies of receipts.
- **Home Repair/Replacement Assistance** for disaster losses not already covered by another source.
- **Rental Assistance** for alternative housing if you can no longer occupy your primary residence due to disaster-related damage.
- **Personal Property Assistance** to repair or replace essential, uninsured personal property damaged by the severe storms, tornadoes and flooding.
- **Transportation Assistance** for primary vehicles damaged by the disaster.
- **Medical and Dental Assistance** for uninsured medical and dental needs or losses caused by the severe storms, tornadoes and flooding.
- **Funeral Assistance** related to a death attributed directly or indirectly as a result of the disaster.

What can lead to an “ineligible” determination?

Many times, an application is determined to be “ineligible” because of a missing document. You may need to submit additional information to expedite or restart the application review process. Examples include:

- Proof of insurance coverage (Declaration Page)
- Copy of your insurance settlement pertaining to damage caused by the disaster.
- Proof of identity (U.S. passport, military I.D., motor vehicle registration, Social Security card along with a federal or state I.D., a payroll stub that shows all or part of your Social Security number.)
- Proof of occupancy (lease or rental agreement, rent receipts, utility bills, motor vehicle registration, etc.) FEMA has provided [more ways to meet this requirement](#).

Fact Sheet: Q&A About FEMA Disaster Assistance

- Proof of ownership (deed or title, mortgage documentation, homeowner’s insurance policy, property tax bill or receipt, manufactured home certificate or title and home purchase contracts.) FEMA has provided [more ways to meet this requirement](#).

- Proof the damaged property was your primary residence when the disaster occurred.

If you have questions about FEMA’s determination letter, you may go online to [DisasterAssistance.gov](#), or call the Disaster Assistance Helpline at 800-621-3362, seven days a week from 7 a.m. to 11 p.m. ET.

What does a FEMA inspector look for?

FEMA may require an inspection to determine whether a home is safe, accessible and functional. FEMA considers the following factors when determining if an applicant is eligible for assistance:

- Is the exterior of the home structurally sound, including the doors, roof and windows?
- Does the electricity, gas, heat, plumbing, sewer and septic systems function properly?
- Is the inside of the house habitable and structurally sound, including the ceiling and floors?
- Is the home capable of being used for its intended purpose?
- Is there a safe access to and from the home?

In many cases, disaster-related damage may exist, yet the residents can still safely live in their home.

Why did my neighbor get more grant money than I received for repairs?

Each case is unique. There are several factors involved, including insurance status and the extent and type of damage documented.

Why didn't FEMA give me enough money to rebuild my house?

FEMA assistance is not the same as insurance. FEMA assistance provides funds for basic work to make a home safe and habitable; for example, we may provide financial assistance for you to replace or repair items like toilets, critical utilities, windows, doors and a roof but not curtains or artwork.

I'm a renter. Do I qualify for FEMA assistance?

Renters whose property was destroyed or damaged by the severe storms, tornadoes, and flooding are eligible to apply for federal assistance. FEMA financial assistance can help pay for temporary housing. Renters may also qualify for financial assistance to replace or repair necessary personal property, such as furniture, appliances, clothing, textbooks or school supplies; replacement or repair of tools and other job-related equipment required by the self-employed; primary vehicles; uninsured or out-of-pocket medical, dental, childcare, moving and storage expenses.

Learn more at [fema.gov](#)

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Fact Sheet: Q&A About FEMA Disaster Assistance

Can my household apply for FEMA assistance if I am not an U.S. citizen?

To qualify for FEMA assistance, you or a member of your household must be U.S. citizen, non-U.S. citizen national or qualified alien. However, undocumented families with diverse immigration status only need one family member (including a minor child) who is a United States citizen, non-U.S. citizen national, or qualified alien and has a Social Security number to apply. A qualified alien includes the following:

- Legal permanent resident (“green card” holder)
- An asylee, refugee, or an alien whose deportation is being withheld
- Alien paroled into the U.S. for at least one year
- Alien granted conditional entry (per law in effect prior to April 1, 1980)
- Cuban/Haitian entrant
- Certain aliens subjected to extreme cruelty or who have been a victim of a severe form of human trafficking, including persons with a “T” or “U” visa.

Adults who don’t qualify under one of the categories above, including the undocumented, can apply on behalf of a minor child who does qualify and has a Social Security number. A minor child must live with the parent or guardian applying on their behalf. The parent or guardian will not have to provide any information on their own immigration status or sign any documents regarding their status.

What can I do if I disagree with FEMA's decision?

Every applicant has the right to appeal a FEMA determination. For example, if you feel the amount or type of assistance is incorrect, or you were incorrectly denied, you may submit an appeal letter and any documents needed to support your claim, such as a contractor’s estimate for home repairs.

FEMA cannot duplicate assistance provided to you by another source, such as insurance settlements or another program. However, if you are underinsured you may receive further assistance for unmet needs after insurance claims have been settled by submitting a copy of the insurance settlement or denial documents to FEMA.

How can I appeal?

You must file your appeal in writing to FEMA. In a signed and dated letter, you must explain the reason(s) for your appeal. Your appeal letter should also include:

- Your full name
- Disaster number (DR-4709)
- Address of the pre-disaster primary residence
- Your current phone number and address
- Your FEMA registration number on each page of your documentation

Learn more at [fema.gov](#)

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Disaster Field Operations Center East

Release Date: May 5, 2023

Contact: Michael Lampton (404) 331-0333

Michael.Lampton@sba.gov

Release Number: 23-407, FL 17901/17902

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SBA Opens Business Recovery Center in Broward County to Assist Floridians Applying for a Disaster Loan

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Building back smarter and stronger can be an effective recovery tool for future disasters. Applicants may be eligible for a loan amount increase of up to 20 percent of their physical damages, as verified by the SBA, for mitigation purposes. Eligible mitigation improvements may include a safe room or storm shelter, sump pump, elevation, retaining walls, and landscaping to help protect property and occupants from future damage caused by a similar disaster.

“The opportunity to include measures to help prevent future damage from occurring is a significant benefit of SBA’s disaster loan program,” said SBA Associate Administrator Francisco Sanchez, Jr. “I encourage everyone to consult their contractors and emergency management mitigation specialists for ideas and apply for an SBA disaster loan increase for funding.”

Applicants may apply online using the Electronic Loan Application (ELA) via SBA’s secure website at <https://disasterloanassistance.sba.gov/ela/s/> and should apply under SBA declaration # **17901**.

To be considered for all forms of disaster assistance, applicants should register online at DisasterAssistance.gov or download the FEMA mobile app. If online or mobile access is unavailable, applicants should call the FEMA toll-free helpline at 800-621-3362. Those who use 711-Relay or Video Relay Services should call 800-621-3362.

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The filing deadline to return applications for physical property damage is **June 26, 2023**. The deadline to return economic injury applications is **Jan. 29, 2024**.

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About the U.S. Small Business Administration

Recently, U.S. SBA Administrator Isabella Casillas Guzman [announced a policy change](#) granting 12 months of no payments and 0 percent interest. This pertains to all disaster loans approved in response to disasters declared on or after Sept. 21, 2022, through Sept. 30, 2023. This policy change will benefit disaster survivors and help them to decrease the overall cost of recovery by reducing the amount of accrued interest they must repay. Details are available through the SBA Disaster Assistance Customer Service Center at 800-659-2955. Individuals with verbal or hearing impairments may dial 7-1-1 to access telecommunications relay services from 8 a.m. to 8 p.m. ET, Monday to Friday, or email: DisasterCustomerService@sba.gov.

The U.S. Small Business Administration helps power the American dream of business ownership. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.



U.S. Small Business
Administration

U.S. SMALL BUSINESS ADMINISTRATION FACT SHEET - DISASTER LOANS

FLORIDA Declaration 17901 & 17902 *(Disaster: FL-00186)*

Incident: SEVERE STORMS, TORNADOES, AND FLOODING

occurring: April 12 – 14, 2023

in **Broward County, Florida**; and for economic injury only in the contiguous **Florida** counties of: **Collier, Hendry, Miami-Dade, and Palm Beach**

Application Filing Deadlines:

Physical Damage: June 26, 2023 Economic Injury: January 29, 2024

If you are located in a declared disaster area, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA).

What Types of Disaster Loans are Available?

- **Business Physical Disaster Loans** – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- **Economic Injury Disaster Loans (EIDL)** – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- **Home Disaster Loans** – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

What are the Credit Requirements?

- **Credit History** – Applicants must have a credit history acceptable to SBA.
- **Repayment** – Applicants must show the ability to repay all loans.
- **Collateral** – Collateral is required for physical loss loans over \$25,000 and all EIDL loans over \$25,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

What are the Interest Rates?

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	2.375%	4.750%
Business Loans	4.000%	8.000%
Non-Profit Organizations	2.375%	2.375%

Economic Injury Loans

Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Businesses & Small Agricultural Cooperatives	4.000%	N/A
Non-Profit Organizations	2.375%	N/A

What are Loan Terms?

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

What are the Loan Amount Limits?

- **Business Loans** – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- **Economic Injury Disaster Loans (EIDL)** – The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration.
- **Business Loan Ceiling** – The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.
- **Home Loans** – SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

What Restrictions are there on Loan Eligibility?

- **Uninsured Losses** – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
- **Ineligible Property** – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- **Noncompliance** – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.

Note: Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

Is There Help with Funding Mitigation Improvements?

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of total amount of physical damage to real property, including leasehold improvements, and personal property as verified by SBA to a maximum of \$200,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

Is There Help Available for 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 or 50% or more of the value of the structure), and (3) intends to repair the damage.
- Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.
- Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, up to the amount of the loan for real estate repair or replacement.

What if I Decide to Relocate?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

Are There Insurance Requirements for Loans?

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/ela>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.