

**FEMA**

## E-News Update

**This E-News update includes information on federal and state resources available to help Texas businesses and employees recover from Hurricane Ike. We welcome your comments, questions, good stories and suggested topics. See below for details.**

### **SBA LOAN APPLICATIONS, REGISTRATION DEADLINE IS FRIDAY**

Five months and a week after Hurricane Ike slammed the Texas coast, this Friday, Feb. 20, 2009, is the deadline for registering for assistance with the Federal Emergency Management Agency (FEMA). It is also the deadline for submitting disaster loan applications for homeowners, renters and businesses who sustained physical damages to the U.S. Small Business Administration (SBA). The SBA Economic Injury Disaster Loan deadline is June 15, 2009.

### **NEW TAX RELIEF ACT OFFERS HELP FOR THOSE IN DISASTERS**

The new National Disaster Relief Act of 2008, signed into law on Oct. 3, 2008, provides tax relief for victims of federally declared disasters including those that struck Texas during 2008.

For all taxpayers, The National Disaster Relief Act provides the following tax benefits:

- Allows all taxpayers, not just those who itemize, to claim the casualty loss deduction regardless of the taxpayer's adjusted gross income level;
- Increases the amount by which all individual taxpayers must reduce their personal casualty losses from each casualty from \$100 to \$500 for taxable years beginning after Dec. 31, 2008. The reduction amount returns to \$100 for taxable years beginning after Dec. 31, 2009;
- Removes the requirement that the net casualty loss deduction be allowed only if the casualty loss exceeds 10 percent of the taxpayer's adjusted gross income;
- Provides a five-year net operating loss (NOL) carryback for qualified natural disaster losses; and
- Waives certain mortgage revenue bond requirements for affected taxpayers and allows the bond proceeds to be used for rebuilding.

For business taxpayers, the Act also:

- Allows an affected business taxpayer to deduct certain qualified disaster cleanup expenses;
- Allows an affected business taxpayer to deduct 50 percent of the cost of qualifying property in addition to the regular depreciation allowance that is normally available; and
- Increases the limits that an affected business taxpayer can expense for qualifying section 179 property.

The complete IRS fact sheet is at [www.irs.gov/irs/article/0,,id=203056,00.html](http://www.irs.gov/irs/article/0,,id=203056,00.html).

Depending on the circumstances, the IRS may grant additional time to file returns and pay taxes. Both individuals and businesses in a federally declared disaster area can get a faster refund by claiming losses related to the disaster on the tax return for the previous year, usually by filing an amended return.

For more information, the IRS Disaster Assistance Hotline is open 7 AM – 10 PM local time Monday through Friday at **866-562-5227**. Businesses can also call **800-829-4933**.

For more information online in English or Spanish, visit [www.irs.gov](http://www.irs.gov) or go directly to the Disaster Assistance and Emergency Relief for Individuals and Businesses page at [www.irs.gov/businesses/small/article/0,,id=156138,00.html](http://www.irs.gov/businesses/small/article/0,,id=156138,00.html) and look for the link to “Tax Relief in Disaster Situations.” The IRS Web site is a resource center for individuals and businesses to assist with preparation, assistance, tax relief information and links including FAQ for disaster victims, IRS contact information, publications and forms.

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### **GALVESTON ISD GETS GRANT FUNDING FOR 44 SCHOOL BUSES**

FEMA has awarded more than \$1 million in funding to the State of Texas for the replacement of 44 school buses owned by the Galveston Independent School District.

The federal government is paying 75 percent of the \$1,404,155 project cost. The remaining 25 percent is the non-federal share.

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### **HEALTH SERVICES GROUP RECEIVES \$2.5 MILLION GRANT**

More than \$2.5 million has been awarded to the Texas Department of State Health Services (DSHS) by FEMA for care and health services provided to evacuees following Hurricane Ike.

The grant of \$2,565,347 is payment for services provided by the San Antonio State Hospital staff to shelter special-need evacuees needing medical oversight after the disaster.

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### **FEMA HURRICANE IKE WEB PAGE OFFERS RESOURCES**

Announcements, success stories, links to recovery information and more are available at: [www.fema.gov/hazard/hurricane/2008/ike/](http://www.fema.gov/hazard/hurricane/2008/ike/).

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### **FEDERAL ASSISTANCE SITUATION UPDATE:**

CLOSE OF BUSINESS WEDNESDAY, FEB. 18, 2009

- Housing and Other Needs Assistance disbursed grants: **\$492,260,108**
- Small Business Administration approved loan amounts: **\$565,674,000**
  - Including **1,333** low-interest business loans: **\$154,709,100**
- Current Deadlines:
  - FEMA registration and SBA loan application: **THIS Friday, Feb. 20, 2009**
  - Transitional Sheltering Assistance in Hotels & Motels (TSA): March 13, 2009
  - SBA Economic Injury Disaster Loan: June 15, 2009

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## READY BUSINESS OFFERS NEW TOOLS FOR PREPAREDNESS

Designed as a call to action for business leaders, the federal Ready Campaign has created the *Ready Business* Mentoring Initiative. This new initiative is designed to help owners and managers of small and medium-sized businesses prepare for emergencies.

The *Ready Business* Mentoring Initiative includes the *Ready Business* Mentoring Guides which are designed to teach business owners and managers about affordable ways to better protect their businesses. In addition, the *Ready* Campaign collaborated with the Education Disaster Extension Network (EDEN) to create presentation materials to support the *Ready Business* Mentoring Guides.

These materials assist business and community leaders in hosting and delivering business preparedness workshops and training sessions. These sessions and the *Ready Business* Mentoring Guides outline how businesses can plan to stay in business, talk to employees, and protect assets.

### Download Mentoring Initiative materials from [www.ready.gov/business](http://www.ready.gov/business):

-  [Ready Business Mentor Guide](#) (download or order by calling 1-800-BE-READY, ask for publication number READY RB-0406-04)
-  [Ready Business User Guide](#) (download or order by calling 1-800-BE-READY, ask for publication number READY RB-0406-05)
-  Education Disaster Extension Network classes [EDEN Ready Business Business Information](#)
-  Education Disaster Extension Network classes [EDEN Ready Business Facilitation Materials](#)
  -  [Executive Overview PPT Presentation](#)
  -  [Workshop PPT Presentation](#)
  -  [Facilitator Guide](#)



### Other Business Preparedness Resources from [www.ready.gov/business](http://www.ready.gov/business):

-  [Ready Business 12-page booklet](#) (download or order by calling 1-800-BE-READY, ask for publication number READY RB-0904-02)
-  [Ready Business poster](#) (download or order by calling 1-800-BE-READY, ask for publication number READY-RB-0904-03)
-  [Ready Campaign Get Ready Now brochure](#) (download or order by calling 1-800-BE-READY, ask for publication number READY-RB-R-0005-01)
-  Spanish [Listo Campaign Get Ready Now brochure](#) (download or order by calling 1-800-BE-READY, ask for publication number READY-RB-L-00050406-01)
-  ["What are the Costs?" worksheet](#)
-  [Business Continuity and Disaster Preparedness Sample Plan](#)
-  [Business Emergency Supply Checklist](#)
-  [Insurance Discussion Form](#)
-  [Computer Inventory Form](#)

### More Web Resources to Assist Businesses

In addition to the federal government's preparedness Web site [www.ready.gov](http://www.ready.gov), the SBA's Web site at [www.sba.gov/disaster\\_recov/prepared/getready.html](http://www.sba.gov/disaster_recov/prepared/getready.html) provides more preparedness tips for businesses, homeowners and renters. The Institute for Business and Home Safety at [www.ibhs.org](http://www.ibhs.org) also has information on protecting your home or business.

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## **GRANT HELPS JEFFERSON COUNTY REMOVE 57 HOMES SUBJECT TO FUTURE DAMAGE**

Texas will award Jefferson County more than \$6.9 million from FEMA's Hazard Mitigation Grant Program (HMGP) for the acquisition of 57 homes subject to flooding during Hurricane Ike and future disasters.

In the state-administered program, Jefferson County worked with local homeowners and identified the properties in their grant request to the state. After reviewing the application from the state, FEMA contributed 75 percent of the \$9.3 million project designed to remove the identified high-risk structures from the floodplain to reduce future damages.

Participation in the property acquisition is voluntary on the part of homeowners. These homes which were substantially damaged during the flooding following Hurricane Ike will be demolished and the cleared land will be allowed to remain as open space. No permanent residential or commercial structures are allowed on the land after the acquisitions.

This grant was awarded in advance of the normal HMGP approval process, as part of the state's "fast-track" program. Acquisition of the 57 properties and removal of the structures will reduce the threat to life and property in the area in future disasters saving money and future losses.

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## **FEMA ADVISORS AT TEXAS HOME IMPROVEMENT CENTERS**

Teams of FEMA hazard mitigation specialists are at Texas stores, answering questions about protecting homes and businesses from future disaster damage and other storm-damage topics.

The FEMA representatives explain flood- and wind-resistant building techniques and offer advice on topics such as building elevation, safe rooms, wind straps, flood insurance and other measures to make buildings stronger and safer. They also offer publications on similar topics. All locations are closed Wednesdays and Sundays.

<b>Brazoria Co</b>	<b>McCoy's Building Supply</b> 1300 N. Hwy 288B Mon-Tues & Thurs-Fri - 7 a.m. to 5:30 p.m.	Clute, TX	<b>Through March 12</b> Sat - 7 a.m. to 5 p.m.
<b>Fort Bend Co</b>	<b>The Home Depot</b> 20360 Hwy 59 Thurs-Sat - 7 a.m. to 5:30 p.m.	Humble, TX	<b>Through Feb. 21</b>
<b>Galveston Co</b>	<b>The Home Depot</b> 3200 Gulf Freeway Mon-Tues & Thurs-Sat - 7 a.m. to 5:30 p.m.	Dickinson, TX	<b>Through March 12</b>
<b>Harris County</b>	<b>Lowe's</b> 19225 Gulf Freeway Mon-Tues & Thurs-Sat - 7 a.m. to 5:30 p.m.	Webster, TX	<b>Through March 12</b>
<b>Harris County</b>	<b>McCoy's Building Supply</b> 330 Ward Rd. Mon-Tues & Thurs-Fri - 7 a.m. to 5:30 p.m.	Baytown, TX	<b>Through March 12</b> Sat - 7 a.m. to 5 p.m..
<b>Jasper Co</b>	<b>Lowe's</b> 900 W. Gibson St. Thurs-Sat - 7 a.m. to 5:30 p.m.	Jasper, TX	<b>Through Feb. 21</b>

<b>Jefferson Co</b>	<b>Lowe's</b>	8383 Memorial Blvd Mon-Tues & Thurs-Sat - 7 a.m. to 5:30 p.m.	Port Arthur, TX <b>Through March 12</b>
<b>Orange County</b>	<b>McCoy's Building Supply</b>	4514 W. Lutchter Dr. Mon-Tues & Thurs-Fri - 7 a.m. to 5:30 p.m.	Orange, TX <b>Through March 12</b> Sat - 7 a.m. to 5 p.m.
<b>Polk Co</b>	<b>Lowe's</b>	120 Hwy 59 Loop Thurs-Sat - 7 a.m. to 5:30 p.m.	Livingston, TX <b>Through Feb. 21</b>

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## **PRIVATE SECTOR WORK TRANSITIONS TO REGIONAL OFFICE**

The work of the Austin, TX FEMA Private Sector Office in response to the Hurricane Ike disaster declaration is being transitioned to the FEMA Region VI Headquarters Office in Denton, TX to take effect by March 1, 2009.

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## **FEMA PRIVATE SECTOR OFFICE**

This **E-News Update** is provided by FEMA Private Sector Office, which is part of the federal response to Hurricane Ike. If you no longer wish to receive these Private Sector **E-News Updates**, reply with your contact information and the word "UNSUBSCRIBE" in the subject line. If someone forwarded you this e-mail and you would like to be added to the distribution list, send an e-mail with your contact information and the word "SUBSCRIBE" in the subject line to [FEMA-TX-Private-Sector@fema.gov](mailto:FEMA-TX-Private-Sector@fema.gov).

**Contact Phone:** 512-465-5858, **Fax:** 512-465-5867, **e-mail:** [FEMA-TX-PRIVATE-SECTOR@FEMA.GOV](mailto:FEMA-TX-PRIVATE-SECTOR@FEMA.GOV)

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