

FEDERAL DISASTER RESOURCES

SC Governor's Office of Small & Minority Business Assistance Columbia, SC 29201

www.oepp.sc.gov/osmba

FEDERAL DISASTER INFORMATION

https://www.disasterhelp.gov/

This web site is part of the President's Disaster Management Egov Initiative, a larger initiative aimed at greatly enhancing Disaster Management on an interagency and intergovernmental basis. The Disaster Management initiative will make disaster assistance information easier to find, cut the "red tape" for citizens to apply for disaster assistance, and eliminate redundant agency processes. The accelerated provision of information and services to disaster victims will expedite recovery, reduce government spending, speed rebuilding, and restore public confidence.

US SMALL BUSINESS ADMINSTRATION

www.sba.gov

SBA provides low interest disaster loans to homeowners, renters, businesses of all sizes and private, non-profit organizations to repair or replace real estate, personal property, machinery & equipment, inventory and business assets that have been damaged or destroyed in a declared disaster.

Any business that is located in a declared disaster area and has incurred damage during the disaster may apply for a loan to help repair or replace damaged property to its pre-disaster condition. The SBA makes physical disaster loans of up to \$2.0 million to qualified businesses. Physical Disaster Loans are for permanent rebuilding and replacement of uninsured or underinsured disaster- damaged privately-owned real and/or personal property. SBA's physical disaster loans are available to businesses of all sizes and private, non-profit organizations.

<u>Economic Injury Disaster Loans</u> provide necessary working capital until normal operations resume after a disaster. The law restricts economic injury disaster loans to small businesses, small agricultural cooperatives and certain private, non-profit organizations of all sizes.

<u>Physical Disaster Loans</u> are for permanent rebuilding and replacement of uninsured or underinsured disaster-damaged privately-owned real and/or personal property. SBA's physical disaster loans are available to homeowners and renters.

Please Note: To obtain Disaster Loan Program information or to receive a status update on your disaster loan request, please call our customer service line at 1-800-659-2955 from 8AM to 9PM (EDT), Mon – Fri and 9 AM to 6 PM (EDT) Saturday and Sunday, or email us at disastercustomerservice@sba.gov.

The Small Business Training Network (SBTN) is a virtual campus providing quality and targeted online training to meet the information needs of prospective and existing small business owners. The Small Business Training Network (SBTN) is a customer-focused SBA strategy designed to enrich, educate and empower small businesses. It is an Internet-based learning environment - operating like a virtual campus - offering online courses, workshops, publications, information resources, learning tools and direct access to electronic counseling, and other forms of technical assistance.

<u>Become a member of the Disaster Reserve Team</u> The Disaster Reserve Team is a group of fully qualified and trained SBA employees (including re-employed military and Federal retirees) on a seasonal work schedule,

available to respond to disaster emergencies anywhere in the United States and its territories, often within 48 hours or less.

The mission of SBA's Office of Disaster Assistance is to help homeowners, renters and businesses throughout the US affected by natural disasters recover and rebuild their lives. We accomplished this goal not just through providing affordable, timely and accessible financial assistance but through the very efforts of our dedicated, and passionate national team of professionals.

Disaster Contracting Assistance Center (DCAC) www.disastercontractingassistance.gov

The Disaster Contracting Assistance Center provides a central point of reference for businesses, especially minority-owned businesses, women-owned businesses and small- and medium-size enterprises, to register for and become aware of federal contracting opportunities. While the DCAC does not award contracts, our mission is to ensure that businesses understand the process and are aware when opportunities become available.

INTERNAL REVENUE SERVICE www.irs.gov

Preparing for Disasters

Are your home and/or business ready if a disaster strikes? Get information and suggestions on paperless recordkeeping, documenting assets and valuables, and emergency planning.

For Businesses - IRS Disaster Tax Center Special tax law provisions may help taxpayers and businesses recover financially from the impact of a disaster, especially when the president declares their location to be a major disaster area. Depending on the circumstances, the IRS may grant additional time to file returns and pay taxes. Both individuals and businesses in a presidentially 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.

Publication 2194B, Disaster Losses Kit for Business (**PDF**)

Publication 2194B is a Disaster Losses Kit to help businesses claim casualty losses on property that has been destroyed by a natural disaster. The kit contains tax forms needed to claim a casualty loss.

Crop Insurance and Crop Disaster Payments - Agriculture Tax Tips

This section offers helpful tax tips including whether crop insurance and crop disaster payments are taxable.

US DEPARTMENT OF AGRICULTURE

WWW.USDA.GOV

FEMMA BUSINESS RECOVERY CHECKLIST

http://www.fema.gov/business/bc.shtm

The intent of this "FEMA Checklist" is to provide a means of creating a "Business Recovery" manual for your business. The manual would be used by you in the event that you had to execute a recovery of your business due to a natural or man-made disaster.

This "Checklist" can be used by manufactures, corporate offices, retailers, utilities or any organization where a sizeable number of people work or gather.

Federal Debris Removal Contractor Registry This registry tool was developed to assist state and local governments in identifying and contacting debris removal contractor resources. FEMA does not endorse, approve, or recommend any contractors. State and local governments should perform all appropriate due diligence prior to entering into a contract.

US GENERAL SERVICES ADMINISTRATION

www.gsa.gov

This website is your online pathway to GSA, the lead acquisition arm of the federal government. Our mission is to help other agencies better serve the public by meeting – at best value – their needs for products and services, and to simplify citizen access to government information and services.

How to Become a Contractor—GSA Schedules Program is targeted toward vendors interested in becoming Schedule contractors. The course describes the features of the Schedules Program, how to submit an offer, the contract award process, and how to successfully market supplies and services on a GSA Schedule contract.

The <u>Center for Acquisition Excellence</u> is available free of charge 24 hours a day, 7 days a week to provide customer agencies and vendors with online training, including GSA Schedules information.

US SOCIAL SECURITY ADMINISTRATION

www.ssa.gov

<u>Local Office Search</u> - Site for information about your local Social Security office information on how to replace a lost social security card, and other agencies in your area that may be able to help you. Business Services Online (BSO) enables organizations and authorized individuals to conduct business with and submit confidential information to the Social Security Administration.

FEDERAL TRADE COMMISSION

http://www.ftc.gov/bcp/consumer.shtm

This section of the FTC website offers practical information on a variety of consumer topics. The information here can help you avoid rip-offs and exercise your consumer rights. Education is the first line of defense against fraud and deception; it can help you make well-informed decisions before you spend your money. **Free Government Grants': Don't Take Them For Grant-ed** – The FTC says that "money for nothing" grant offers

usually are scams, whether you see them in your local paper or a national magazine, or hear about them on the phone.

US POSTAL SERVICE

www.usps.com

FEDERAL AVIATION ADMINISTRATION

www.faa.gov

US DEPARTMENT OF TRANSPORTATION

www.dot.gov



<u>www.sc.gov</u>
Official State of South Carolina Website