

Resources for Small Businesses Impacted by Natural Disasters

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Federal Emergency Management Agency (FEMA)

www.fema.gov

The mission of FEMA is to support citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

DisasterAssistance.gov

www.disasterassistance.gov

The mission of the Disaster Assistance Improvement Program (DAIP) is to provide disaster survivors with information, support, services, and a means to access and apply for disaster assistance through joint data-sharing efforts between federal, tribal, state, local, and private-sector partners. The DisasterAssistance.gov website allows you to:

- » [Find](#) disaster assistance that meets your personal needs.
 - » Learn about more than 70 forms of assistance from 17 [federal agencies](#).
 - » [Apply](#) for disaster assistance and reduce the number of forms you have to fill out.
 - » [Check](#) the status of your application.
 - » Find a FEMA [Disaster Recovery Center](#) (DRC) near you.
 - » Find a [hotel](#) or a new [place to live](#).
 - » Find programs to help with [food and nutrition](#) needs.
 - » Change the address for your [Social Security](#), [VA](#), or other [federal benefits](#).
 - » Learn about [Small Business Administration \(SBA\) loans](#) for homeowners, renters, and businesses.
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Small Business Administration (SBA)

www.sba.gov

The SBA offers low-interest, long-term disaster loans to small businesses, private non-profit organizations, homeowners, and renters to repair or replace uninsured or underinsured disaster-damaged property. Loan amounts and terms are set by the SBA and are based on each applicant's financial condition. The SBA works alongside FEMA at Disaster and Business Recovery Centers, where disaster survivors are able to apply in person and get counseling on the next steps toward recovery.

For those impacted by Hurricanes Harvey and Irma, the SBA is also providing a 12-month deferment of principal and interest payments for SBA-serviced business and disaster loans that were in "regular servicing" status on August 25, 2017 in those primary counties designated as federal disaster areas.

Find more information at:

www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans

Benefits.gov:

www.benefits.gov

Benefits.gov is the official benefits website of the U.S. government, with a mission to reduce the expense and difficulty of interaction with the government while increasing citizen access to benefit information. The website provides online access to information from 17 federal agencies.

Internal Revenue Service (IRS)

www.irs.gov

Special tax relief and assistance is available to taxpayers in Presidential Disaster Areas. The IRS has provided information about special provisions for those impacted by natural disasters including Hurricanes Harvey and Irma. These include:

- » Relief from certain tax filing deadlines.
- » Deducting casualty losses from income.
- » Special relief to encourage leave-donation programs for victims of Hurricane Harvey.
- » Allowing 401(k) plan loans and hardship distributions to victims of Hurricane Harvey and members of their families.

Anti-Fraud Resources

While disasters often pull us together as a community, they also bring out those who look to profit from the misfortune of others. Disaster-related scams include fly-by-night contractors, identity theft and fraudulent charities. Fraudulent scams relating to federal taxes are an ongoing concern. Anti-fraud resources include:

» **Federal Emergency Management Agency (FEMA)**

www.fema.gov/news-release/2017/08/31/fema-advises-disaster-applicants-beware-rumors-misinformation-and-fraud

» **United States Department of Justice**

www.justice.gov/opa/pr/authorities-announce-formation-working-group-fight-hurricane-harvey-related-illegal-activity. This link includes information about the Disaster Fraud Hotline, which is staffed by a live operator 24 hours a day, seven days a week. The phone number is 1-866-720-5721. Members of the public can also fax information to 225-334-4707.

» **IRS**

www.irs.gov/newsroom/tax-scams-consumer-alerts. The IRS provides information relating to tax scams, including how to identify and how to report.

» **Federal Trade Commission (FTC)**

www.consumer.ftc.gov/blog/2017/08/wise-giving-wake-hurricane-harvey. The FTC provides information on how to help ensure donations are going to legitimate charities.

» Find state-specific information by visiting your state's Attorney General's Office website.

We hope this information will be of assistance in dealing with the tragedy of natural disasters.

The information in this advisory is from the publicly available websites listed here. This advisory is intended for informational purposes only and is not intended as legal, tax, or other advice by Aflac or Alston & Bird LLP regarding any particular situation.

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