

Welcome to Today's Webinar

December 15, 2022



Charlotte County Economic Development Office

Kay Tracy

*Business Recruitment
Manager*



Kay.Tracy@CharlotteCountyFL.Gov

941-764-4944

Amanda Benton

*Business Retention and
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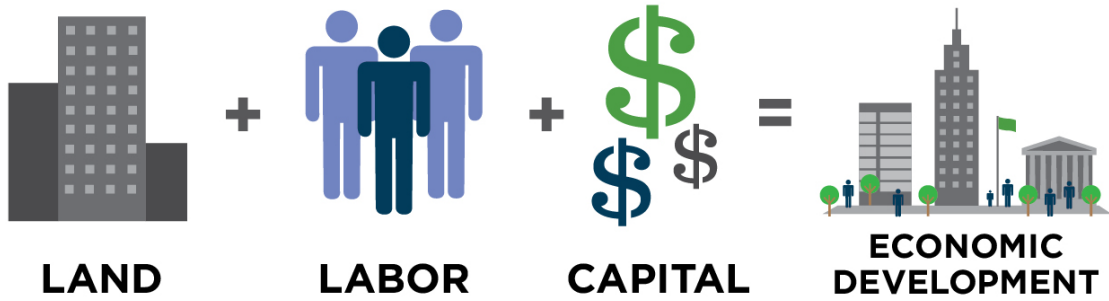
941-764-4948



CHARLOTTE COUNTY
ECONOMIC DEVELOPMENT

Agenda

- Welcome Introduction
- Technical information regarding webinar
 - How this TEAMs meeting will work
 - Messaging Questions
 - Q&A will be at the end of the presentations
- Speakers:
 - Amanda Benton – Charlotte County EDO
 - Sharon Dooley – Small Business Development Center
 - Charlotte County – Patrick Fuller, Director of Emergency Management
 - Bill Welsh – Career Source Southwest Florida
 - Angie Matthiessen - United Way of Charlotte County
- Q & A



www.Cleared4Takeoff.com/Hurricane_Ian

[Edit This Entry](#)



[GO TO WEBSITE](#)

POST HURRICANE IAN BUSINESS RECOVERY WEBINAR

December 15, 2022 Live Webinar at 12:00 PM

Join us for a FREE webinar with guests from the SBA, CareerSource SWFL, Charlotte County Emergency Management, and more to talk about recovery resources for small businesses

[Flyer](#)



[GO TO WEBSITE](#)

HURRICANE IAN BUSINESS RECOVERY GUIDE

The Charlotte County Economic Development Office has put together a business resource [guide](#) with federal, state, and local resources to help your business recover from Hurricane Ian.

[GO TO WEBSITE](#)

SBA DISASTER LOANS

INTERACTIVE MAPS



[VIEW OUR MAPS](#)

NOVEMBER 2022 ECONOMIC DEVELOPMENT NEWSLETTER

November 15, 2022 - Click [HERE](#) to read our November 2022 newsletter.

[more..](#)





If you would like a copy of our Hurricane Ian Business Recovery Guide, please leave your email address in the comments and we will send it to you after the webinar.

Hurricane Ian Business Recovery Guide

www.Cleared4Takeoff.com/Hurricane_Ian





PREPARE

RESPOND

RECOVER

CONTACT

REGISTER

Enter User Email Id

Enter Password

Save Online ID

SIGN IN

Forgot Password

HURRICANE IAN UPDATE

CLICK HERE FOR CURRENT DISASTER UPDATES



BUSINESS DAMAGE ASSESSMENT SURVEY



DISASTER UNEMPLOYMENT ASSISTANCE



Tweets from @FLSERT

Follow on Twitter



FL Division of Emergency Management @FLSERT · 16m

Today is #GingerbreadHouseDay! The foundation of your festive home needs to be strong to ensure it lasts throughout this holiday season. It's also a great reminder to strengthen your own home against future disasters.

Tweets from @FLDEO

Follow on Twitter



Florida DEO @FLDEO · 14h



**FEMA
Disaster Recovery
Center:**
Tringali Park
Recreation Center
3460 N. Access Rd.,
Englewood



FEMA



**FEMA
Disaster Recovery
Center:**
Cultural Center
2280 Aaron St
Port Charlotte



FEMA

Note: The FEMA Disaster Recovery Centers in Charlotte County will be closed Dec. 23 - Dec. 26 and Dec. 30 - Jan. 2 for the holidays.



The Economic Development Office is in the process of making outreach calls to Charlotte County businesses. If you need immediate assistance, please call us at 941-764-4941.

Thank you for attending!

Please contact us with any questions.

Amanda Benton

Business Retention and Expansion Coordinator



Amanda.Benton@CharlotteCountyFL.Gov

941-764-4948



Charlotte County
Chamber of Commerce



Bob White

941-639-3720

Co-Hosted by:



ENGLEWOOD FLORIDA
CHAMBER OF COMMERCE

Doug Izzo

941-639-3720



Maureen

Morgenthien

941-743-1900



John Wright

941-639-3720



TODAY'S SPEAKERS



U.S. Small Business Administration



United Way of Charlotte County



Sharon Dooley



Patrick Fuller



Bill Welch



Angie Matthiessen





**PUNTA GORDA
ENGLEWOOD BEACH**

The Charlotte Harbor Gulf Island Coast



***Maureen
Morgenthien***

941-743-1900

SPEAKERS



U.S. Small Business
Administration



Sharon Dooley



Courtney Smith

Florida, Hurricane Ian- 17644



**U.S. Small Business
Administration**

DISASTER ASSISTANCE

Businesses ■ Homeowners ■ Renters ■ Nonprofits

**Sharon Dooley
Public Affairs Specialist**

Florida Hurricane Ian

Incident dates: September 23 to November 10

The disaster declaration covers Brevard, Charlotte, Collier, DeSoto, Flagler, Glades, Hardee, Hendry, Highlands, Hillsborough, Lake, Lee, Manatee, Monroe, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Saint Johns, Sarasota, Seminole, and Volusia counties in **Florida**, which are 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: Alachua, Bradford, Broward, Clay, Duval, Hernando, Indian River, Marion, Martin, Miami-Dade, Saint Lucie and Sumter in **Florida**.

Physical Disaster Loans		Economic Injury Disaster Loans	
	<u>Interest rates as low as:</u>	<u>Type of Business</u>	<u>Rates</u>
Home Loans	2.188%	Small Businesses & Small Agricultural	
Business Loans	3.04%	Cooperatives	3.04%
Non-Profit Organizations	1.875%	Non-Profit Organizations	1.875%
Application Filing Deadlines			
Physical Damage:	January 12, 2023	Economic Injury:	June 29, 2023

1 (800) 659-2955 or sba.gov/disaster



SBA's Disaster Loan Program

- SBA's disaster loans are available for physical damages from a declared disaster to more than just small businesses.
- SBA disaster loans are available to:
 - Nonfarm businesses of all sizes
 - Homeowners
 - Renters
 - Private, non-profit organizations.
- SBA's Economic Injury Disaster Loans (EIDLs) are available to small nonfarm businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private, nonprofit organizations (PNPs).
- EIDLs help meet **working capital** needs caused by the disaster, even if the business did not have physical damage.

SBA Disaster Loan Type and Limits

Types of Loans	Borrowers	Purpose	Max. Amount
Business Loans	Businesses and private nonprofits	Repair or replace real estate, inventory, equipment, etc.	\$2 million *
Economic Injury Loans	Small businesses and private nonprofits	Working capital loans	\$2 million *
Home Loans	Homeowners	Repair or replace primary residence	\$200,000
Home Loans	Homeowners and renters	Repair or replace personal property	\$40,000
Mitigation	Businesses, private nonprofits and homeowners	Mitigate / prevent future loss of the same type	20% of verified physical damage. Homeowners limited to \$200,000

*The maximum business loan is \$2 million, unless the business qualifies as a Major Source of Employment (MSE).

U.S. Small Business Administration Offer Disaster Loans with No Interest and No Payments for First Year

Interest rates are zero percent for the first year and the initial payment is deferred automatically for 12 months from the date of the Note. Loan amounts and terms are set by the SBA and are based on each applicant's financial condition.

Submit The Application As Soon As Possible

The biggest reason for delays in processing is due to missing information. Make sure to complete all filing requirements before submitting the application and forms.

If the loan request is denied, the applicant will be given up to six months in which to provide new information and submit a written request for reconsideration.

Loan Eligibility Restrictions

- Only uncompensated losses (disaster losses not compensated by insurance or other recoveries such as FEMA grants, reimbursement by another party, settlement of a lawsuit, etc.) are eligible.
- Applicants are **not** eligible if they have not complied with the terms of previous SBA loan agreements or other Federal obligations (e.g., failure to maintain required insurance, court-ordered child support, student loans, or Federal Income Tax filing requirements).

Program Details

- The law gives SBA several powerful tools to make disaster loans affordable:
 - Low interest rates
 - Long terms (15 or 30 years)
 - Refinancing of prior debts (in some cases)



Loan and Insurance Requirements

Requirements for loan approval



Eligibility

- Damaged property must be in a declared area.



Credit History

- Applicants must have a credit history acceptable to SBA.



Repayment

- Applicants must show the ability to repay all loans.

Borrowers must obtain and maintain appropriate insurance as a condition of most loans.



Hazard Insurance

- Required on all secured loans.



Flood insurance

- Required for properties located in a Special Flood Hazard Area (SFHA) and for properties damaged in a flood disaster.

Collateral Requirements

- Physical loans over \$25,000 require collateral.
- Economic injury loans over \$25,000 require collateral.
 - (Up to \$50,000 unsecured disaster business loans - combined physical and economic injury loan funds).
- SBA will not decline a loan for lack of collateral, but requires collateral that is available.



The Application Process



Apply:

Online at SBA’s secured website: disasterloanassistance.sba.gov

Filing Deadline for Physical Damage: 60 days from the declaration date.

Filing Deadline for Economic Injury: 9 months from the declaration date.

SBA will contact applicant to verify damage and schedule a site visit if necessary.

SBA will process the file to a decision. Could take up to 2-3 weeks

If approved, loan documents are forwarded to borrower.

The applicant is advised of appeal rights, if declined.

An initial disbursement is generally made within 5 days after the applicant signs and returns the required loan closing documents.

- Up to \$25,000 for physical damages
- Up to \$25,000 for economic injury

Subsequent disbursements are generally made in installments to match the pace of construction.

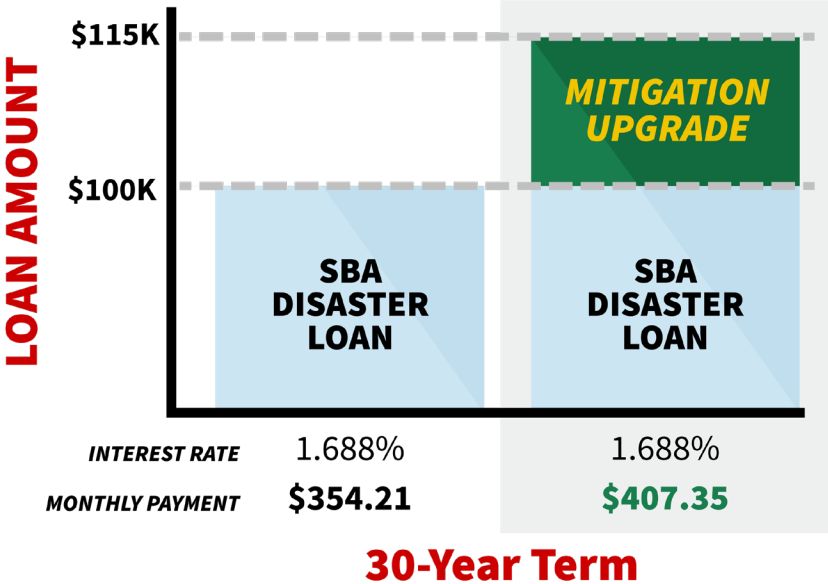
Don't Wait! Mitigate.

Protect Your Business From Future Disaster

- Disaster mitigation is the effort to reduce loss of life and property by lessening the impact of disasters. Disasters can happen at any time and any place.
- The number of disasters each year is increasing, but only 50% of events trigger Federal assistance.
- Building back smarter and stronger **now** can be an effective recovery tool for future disasters.
- Strengthening your business doesn't need to cost a fortune. Projects such as maintaining gutters can be low-cost, while getting a backup generator requires greater financial investment.
- **\$1 spent on mitigation today defers an estimated \$6 in future damages.**

Build Back Stronger, Smarter and more Resilient

Mitigation Affordability



Flood Mitigation

- Seal your roof deck
- Elevate structures
- Add a sump pump
- Relocate outside of a flood plain
- Landscape your property to improve water runoff and drainage

Wind Mitigation

- Brace/upgrade to wind-rated garage doors
- Install hurricane roof straps
- Upgrade to pressure-rated windows
- Install safe room or storm shelter

Role of SBA Resource Partners

Consulting provided by SBA's Resource Partners is a vital form of disaster assistance and helps businesses:

- Successfully stay in operation.
- Develop operational, financial and marketing plans.
- Consider alternative sources of revenue.
- Identify ways to reduce costs.
- Update management and technical services.
- Assist with preparation of SBA disaster loan applications.



**Women's
Business Centers**



U.S. SMALL BUSINESS ADMINISTRATION



VETERANS BUSINESS OUTREACH CENTERS

SBA Office of Disaster Assistance Contacts for the Public

For More Information about SBA disaster assistance programs, go to:

www.sba.gov/disaster

Or, contact SBA's
Customer Service Center at:
1-800-659-2955 / 1-800-877-8339 (TTY)

Or by email at:
disastercustomerservice@sba.gov

SPEAKER



Patrick Fuller

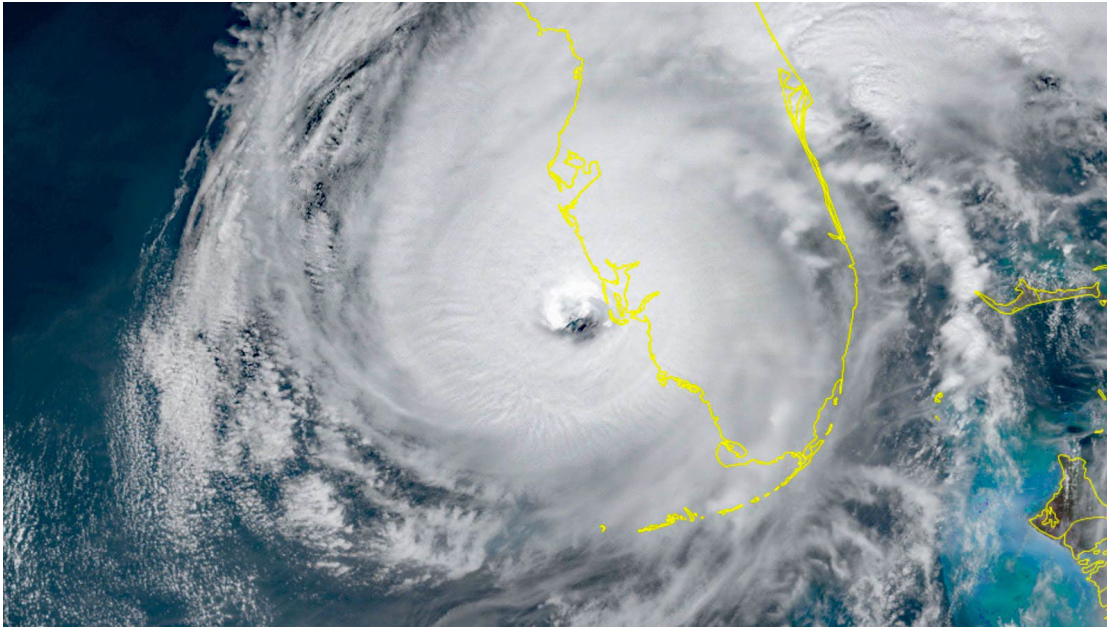


Post Hurricane Ian

Charlotte County Emergency Management



Ian Response



Post Storm Safety

- Immediate risks
- Longer-term concerns
 - Mold
 - Debris



Resources

- FEMA Individual Assistance
- Small Business Administration
- State of Florida Unmet Needs Portal
 - <https://ianrecovery.fl.gov/unite>
- Disaster Recovery Centers
 - Tringali
 - Cultural Center
- Disaster Unemployment Assistance
 - <https://floridajobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/claimants/disaster-unemployment-assistance>
- Private Property/Commercial Property Debris Removal
 - <https://iandebriscleanup.com/>
 - 850-961-2002
- County Long-Term Recovery Survey/Intake
 - <https://portal.neighborlysoftware.com/CHARLOTTEcounty/tr/participant#>



Questions?

www.charlottecountyfl.gov/EM

941-833-4000



SPEAKER








Bill Welch



Charlotte County Business and Employee Webinar



CareerSource Southwest Florida

-  Non-profit covering 5 Counties in SW FL
-  Connecting Employers to Qualified Professionals
-  Customized Solutions
-  Wide range of Services and Programs for both Employers and Applicants/Job Seekers/Employees
-  Fund Training & Grants

Disaster Worker Grant for Non-Profits and Government Entities

Non-Profit Organizations & Government Entities:

Be The Light

**Become a
Disaster Relief
Worksite Partner**



PROJECT PURPOSE:

Create temporary jobs to provide humanitarian assistance, disaster clean-up and restoration.

WORKSITE SELECTION:

Worksite must be located within the geographic area of a declared disaster or emergency event.

PARTICIPANT PRIORITY:

Individuals who lost employment due to the declared disaster or emergency event.



Contact Us:

239-931-8200 x1805

BusSvc@careersourceSWFL.com

www.careersourceSWFL.com

Displaced Workers



Were you laid off due to Hurricane Ian?

*Or, have you been unemployed for
at least 6 of the last 13 weeks?*

**Our Disaster Temporary Jobs Grant may be able
to employ you up to 12 months!**

Currently Hiring:

Humanitarian Aide - starting at \$15 hourly

Disaster Recovery Clean Up - starting at \$15 Hourly

Register at www.employflorida.com
or visit a local CareerSource Southwest Florida
to meet with a representative.



Call us at 866-992-8463

www.careersourceSWFL.com



OJT Employer Program



CareerSource
SOUTHWEST FLORIDA
BUSINESS SERVICES

**On-the-Job
Training
Reimbursement**
FOR NEW HIRES

SAVE THOUSANDS
ON TRAINING COSTS

FINDING THE PERFECT CANDIDATE CAN BE A CHALLENGE.

Skills can be taught with our On-The-Job Training Program which helps offset the cost of training.

- The contract process is simple.
- You provide us with a job description. We will gladly assist you, if needed.
- YOU select your new OJT employee from candidates applying for the positions.
- We'll conduct eligibility screening for OJT on the candidate(s) of your choice.
- Your new employee can be on the job within a matter of days.
- OJT gives the employer a chance to recover some of the costs associated with training and allows new employees an opportunity to earn while they learn.

On-the-Job Training (OJT)

FOR NEW HIRES

- Reduce new hire costs
- Offset the cost of up to six months of job training in qualified occupations
- Receive a monthly training reimbursement up to 75% of the hourly wage of your new hire

**CONTACT US TO FIND OUT HOW
YOUR COMPANY CAN BEGIN SAVING MONEY**

239-931-8200

BusSvc@careersourcesouthwestflorida.com

Lee, Collier, Charlotte, Hendry, and Glades Counties

A proud partner of the
AmericanJobCenter®
network

An equal opportunity employer/program.
Auxiliary aids and services are available upon request to individuals with disabilities.
All voice telephone numbers on this document may be reached by persons using
TTY/TDD equipment via the Florida Relay Service at 711.

CareerSource
SOUTHWEST FLORIDA



QUESTIONS

QUESTIONS?

Thank You!

Bill Welch

Business Services Director

CareerSource Southwest Florida

wwelch@careersourcesouthwestflorida.com

239-931-8200 x 1805

www.careersourcesouthwestflorida.com

CareerSource Southwest Florida Port Charlotte Center

3745 Tamiami Trail Port Charlotte FL 33952

941-235-5900



SPEAKER



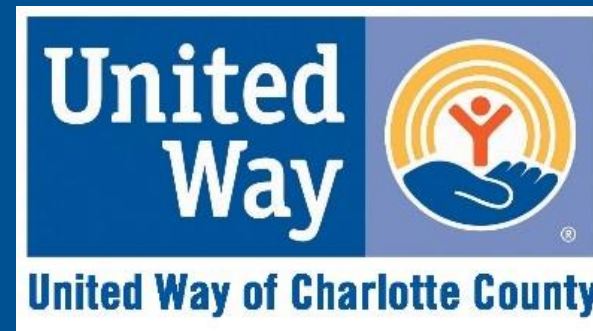
**United Way
of Charlotte County**



Angie Matthiessen



UNITED Way
HOPE UNITED
UNITED at Work





Mission

Mobilizing the power of our community to break the cycle of poverty.



DONATIONS



LOCAL GOVERNMENT DOLLARS



GRANTS



WE MOBILIZE:
Volunteer Tax
Preparers



VITA (Volunteer Income Tax Assistance program)



WE MOBILIZE:
Case Managers



Season of Sharing (rent, mortgage, and utility assistance)



WE MOBILIZE:
Volunteer Grant
Application Reviewers



23 programs from 18 local health & human services organizations




WE MOBILIZE: Multiple
Non-Profit Agencies,
Volunteers, and More!



Innovation & Collaboration:
Grade-Level Reading,
Community Collaborations



UNITED
AT WORK 

United Way of Charlotte County

What COVID-19 Taught Us

Keeping our workforce going is truly what keeps Charlotte County going.



All employees are ESSENTIAL to our community.



UWCC's Board of Directors had a vision.

The Elsa & Peter Soderberg Charitable Foundation provided the leverage.

HOPE STARTS WITH YOU



Help Us To Reach The Goal

\$1,000,000



Donate Now!

GIVE HOPE / GET HOPE



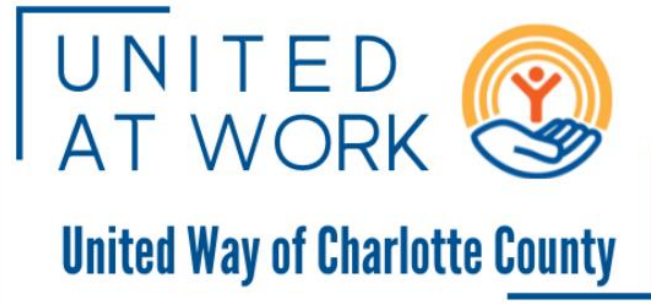
GIVE HOPE

- Financial contributions to the United at Work fund are matched dollar-for-dollar, doubling their impact.
- Donations of gifts cards to Walmart, Publix, or gas cards are being added to this pool of resources.
- Other donated items are being distributed to Charlotte County residents in need.



GET HOPE

- Employees of Charlotte County businesses can meet with a case manager to discuss their unmet Hurricane Ian needs.
- Clients are directed to the appropriate resource, including funds from United at Work.
- United at Work can be used to pay rent, mortgage, and utility bills, as well as for grocery and clothing gift cards.



How to get help

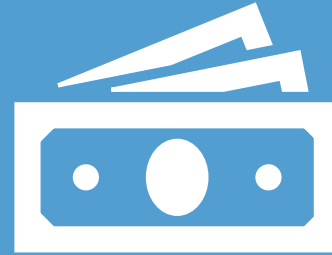
www.unitedwayccfl.org/GetHelp

How much help have we given so far?



261+
submissions
to United at
Work

Employees are
from 45
Charlotte County
businesses.



\$102,002 in
assistance has
been
distributed.

We are over
half-way to
our \$500,000
match.



Stretched Savings

Jenna has always been able to provide for her six children as a single mother, even setting money aside in a savings account for a rainy day. Unfortunately, the winds and rain of Hurricane Ian proved to be too much for Jenna's budget after she lost income following the storm.

Her savings eventually ran out, and United at Work came through to provide two months of rent assistance, gift cards for gasoline, and much needed baby items.





Home Sweet Home - AGAIN

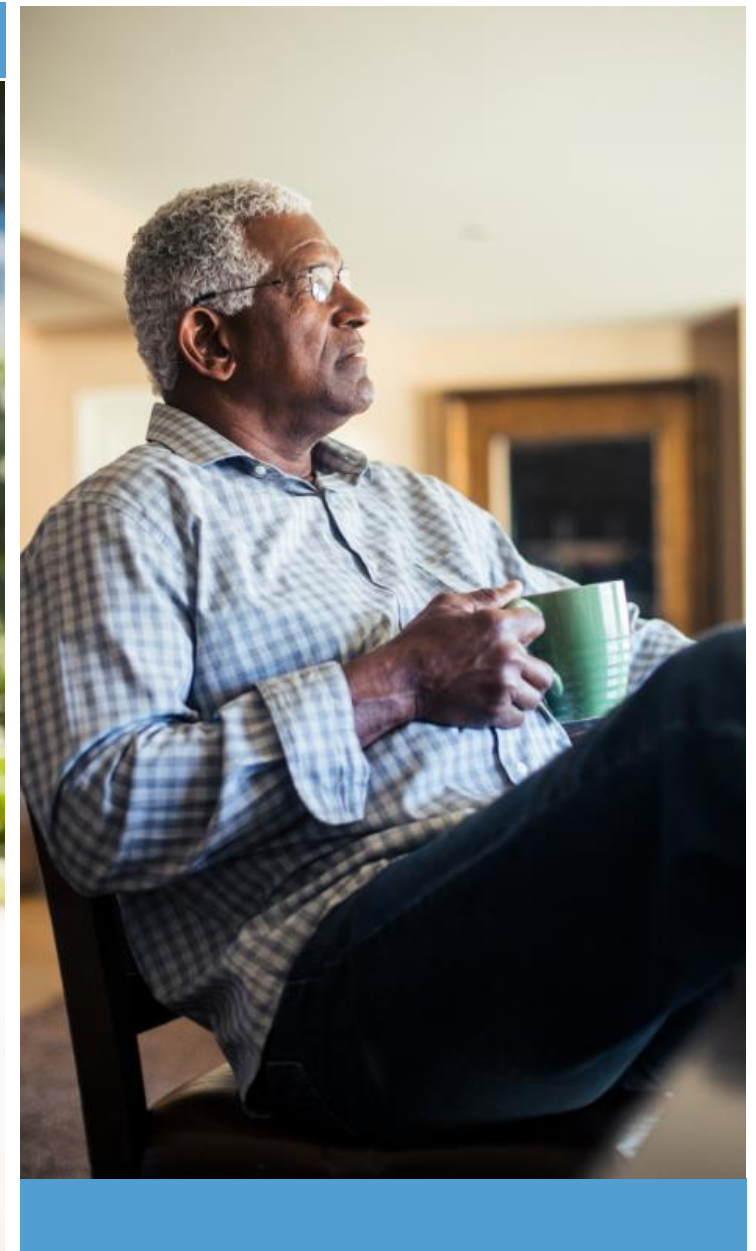
The Phelps Family moved to Port Charlotte just two weeks prior to Hurricane Ian. Severe flooding forced them to relocate to a temporary rental home.

Move-in costs were more than they could come up with on their own, and United at Work was there to help them with this sudden transition from new home to new home.

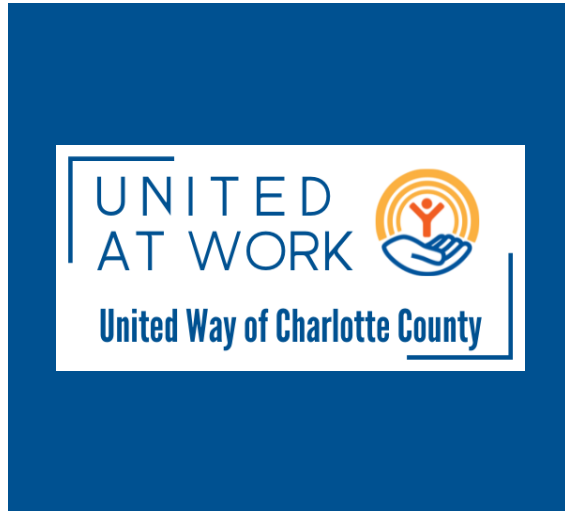
Back to business

Mr. and Mrs. Edison rely on income from their business to make ends meet. Mrs. Edison is living in a nursing home, and Mr. Edison spent time in the hospital for heart issues. He returned home from the hospital after Hurricane Ian to find he could not operate his business due to lack of power, internet, and telephone service.

He was unable to operate his business, and therefore bring in income, and got behind quickly. United at Work was able to provide him funds to get his business back up and running. His utility account was brought back into good standing and his internet and phone were reinstated as well.



Get Help / Get HOPE



United at Work

Hurricane Ian recovery assistance for employees of Charlotte County businesses



Season of Sharing

Rent, mortgage, and utility assistance



VITA

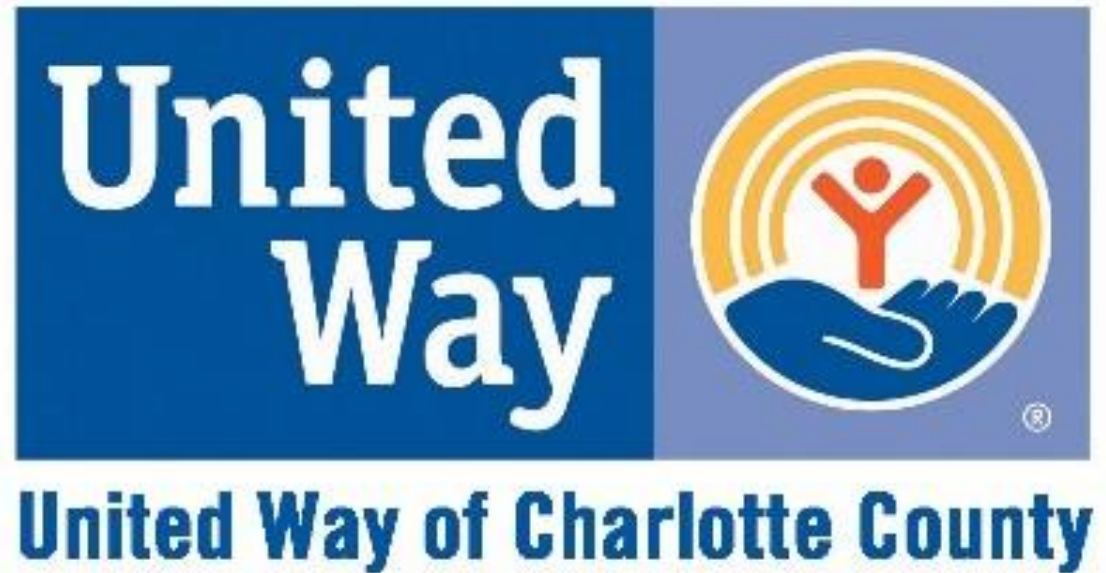
Volunteer Income Tax Assistance

Angie Matthiessen

Executive Director

director@unitedwayccfl.org

941-627-3539



Thank you!

Kay Tracy



CHARLOTTE COUNTY
ECONOMIC DEVELOPMENT

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941-764-4944

www.Cleared4TakeOff.Com