

# Tornado Recovery Continues

FEDERAL DISASTER FUNDS, BENEFIT CONCERT AID RESIDENTS WITH DAMAGES FROM CHRISTMAS STORM



Photo by Juliana Hunter

By Destiny Rain Hosmer

FEMA announced Friday that the president had declared Alabama a disaster area, adding new resources to those already offered by the Small Business Administration and local fundraising efforts after the Christmas Day tornadoes.

On Dec. 25, an F2 tornado caused damage over a two square mile radius on the southwest side of Birmingham, turning a holiday into a horror for many Birmingham citizens.

In Friday's declaration FEMA announced that federal disaster aid has been made available to the State of Alabama to supplement state, tribal, and local recovery efforts in the areas affected by severe storms, tornadoes, straight-line winds, and flooding between December 23-31.

That funding will be available to governments and "certain private nonprofit organizations on a cost-sharing bases for emergency work and the repair or replacement of damaged facilities" in Jefferson County as well as 38 other counties in the state: Autauga, Barbour, Blount, Bullock, Butler, Chambers, Cherokee, Clay, Cleburne, Coffee, Colbert, Conecuh, Covington, Crenshaw, Cullman, Dale, DeKalb, Elmore, Escambia, Fayette, Franklin, Geneva, Henry, Houston, Jackson, Lamar, Lawrence, Lee, Lowndes, Macon, Marion, Marshall, Monroe, Perry, Pike, Russell, St. Clair, Walker and Winston.

The FEMA declaration was welcome news in Birmingham, where the storms caused no fatalities, although many structures collapsed, including Mount Olive Full Gospel Church and numerous residences.

"We received a report after the storm from our planning and engineering department that 231 homes were damaged in some way," said Birmingham City Councilor and President Pro-Tempore Jay Roberson. "Of all the damage, about 90 percent still needs to be repaired," he said, noting that many of the victims of the disaster don't have insurance, while others "are going through the claims process."

Procedures for applying for aid through FEMA are expected to be explained at a series of federal and state briefings, the government said. Locations for the briefing will be announced in the affected areas by recovery officials.

FEMA's aid comes on the heels of other efforts to help local residents in the recovery.

Local musician and businessman Ona Watson organized a concert at Workplay Wednesday Jan. 13 to benefit Project Hopewell, a community-based non-profit organization established in 2002 that is working to assist tornado victims.

The concert featured performances by *American Idol* Ruben Studdard, Lenard Brown of the Controllers, Eric Essix, Alvin Garrett and others. Although tickets were free, \$10 dona-

tions were requested to aid tornado survivors.

"We are still waiting on checks and confirmations, but the concert raised about \$3,000," Roberson said. Those who are interested can donate to the cause directly at Hopewell Baptist Church at 4817 Jefferson Avenue Southwest, Birmingham. Monetary, food, and clothing donations are welcomed.

"Project Hopewell has been a crown jewel in the city, providing after-school meals, clean-up programs, clean-ups, and just supporting the community's needs," Roberson said.

The first federal offer of assistance came from U.S. Small Business Administration. SBA Administrator Maria Contreras-Sweet announced that applications for low-interest disaster loans are now available in response to a letter from Gov. Robert Bentley on Jan. 8, requesting a disaster declaration by the SBA.

The declaration covers Coffee, Jefferson, Montgomery and Morgan counties and the adjacent counties of Autauga, Bibb, Blount, Bullock, Covington, Crenshaw, Cullman, Dale, Elmore, Geneva, Lawrence, Limestone, Lowndes, Macon, Madison, Marshall, Pike, Saint Clair, Shelby, Tuscaloosa and Walker.

"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 equip-

ment, inventory, and other business assets," said SBA's Alabama District Director Tom Todt in a press release. SBA offers Economic Injury Disaster Loans to help meet working capital needs caused by the disaster for small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations. Economic Injury Disaster Loan assistance is available regardless of whether the business suffered any physical property damage.

"Loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for loans up to \$40,000 to repair or replace damaged or destroyed personal property," Frank Skaggs, director of SBA's Field Operations Center East in Atlanta said in a press release.

Applicants may be eligible for a loan amount increase up to 20 percent of their physical damages, and some improvements now include a safe room or storm shelter to help protect property and occupants from future damage caused by a similar disaster.

Interest rates are as low as 4 percent for businesses, 2.625 percent for nonprofit organizations, and 1.813 percent for homeowners and renters with terms up to 30 years. Loan amount and terms are set by the SBA and are based on each applicant's financial condition.

The SBA is encouraging businesses and individuals to apply for a disaster loan even if they have not settled with their insurance company. Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at [disasterloan.sba.gov/ela](http://disasterloan.sba.gov/ela).

Individuals and businesses may also obtain information and loan applications by calling the SBA's Customer Service Center at 1-800-659-2955 (1-800-877-8339 for the deaf and hard-of-hearing), or by emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

Loan applications can also be downloaded at [sba.gov/disaster](http://sba.gov/disaster). Completed applications should be returned to a center or mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, Texas 76155.

The filing deadline to return applications for physical property damage is March 15, 2016. The deadline to return economic injury applications is October 17, 2016."

SBA Disaster Loan Outreach Centers are located in Coffee, Jefferson, Montgomery, and Morgan counties.