

Frequently Asked Questions for Businesses

I have questions about reconstruction that I need answered. Who can I call?

City staff is available to answer questions about reconstruction. Please call 303-441-1880.

My business was impacted by the flood. What steps are recommended?

1. Check your insurance policy and contact your insurance agent
2. Register with the Federal Emergency Management Agency (**FEMA**) for disaster assistance: business owners who sustained losses in the designated counties can apply for assistance by registering online at [DisasterAssistance.gov](https://www.disasterassistance.gov).
3. The [Small Business Administration](https://www.sba.gov) (**SBA**) provides low-interest, long-term loans for physical damage and economic injury. The SBA has representatives at the Boulder County Business Recovery Center (**BRC**) to help with these types of loans. See more below.
4. Contact the Small Business Development Center (**SBDC**) for assistance with disaster loan applications, long-term planning, insurance navigation, physical and economic loss estimations, business preparedness and more. Visit the [Small Business and Development Center](https://www.sbdcenter.com) website or visit the Business Recovery Center (see below) to connect with a free consultant.
5. Contact the City of Boulder [Planning and Development \(P&DS\) Service Center](https://www.cityofboulder.gov/planning-and-development) at 303-441-1880 with questions related to building repairs and rebuilding.
6. USDA's Farm Service Agency (FSA) provides Farm [Emergency Loans](https://www.fsa.usda.gov/programs-and-services/emergency-loans) to help producers who own or operate a farm in a county declared a major disaster. The maximum loan amount for an Emergency loan is \$500,000. To apply, please visit the Business Recovery Center in Longmont.

NOTE: The Business Recovery Center for Boulder County (BRC) is located at 1250 South Hover Road in Longmont (use the northeast mall entrance near United Artists Cinema) and is open Monday through Friday, 9 a.m. – 6 p.m., and Saturday from 9 a.m. – 1 p.m.

I need to reconstruct the flood damaged portions of my building. Where can I find a contractor or other help?

The [city's website](https://www.cityofboulder.gov) has a list of licensed contractors.

Do I need to get a permit to make flood-related repairs?

A permit may be required for restoration work, depending on the scope. If you need to make repairs to your electrical, mechanical (heating, cooling, HVAC) or plumbing system, a permit will be required. However, if only simple drywall repairs are necessary, you will not need to obtain a permit. If you know your property is located in a flood zone, please contact a Project Specialist for specific requirements at 303-441-1880.

Where and how do I get a permit?

Permits will be issued through the city's P&DS Service Center. Permit applicants can obtain an over-the-counter permit through a streamlined permitting process. Applications can be found on the [P&DS Publications Search](#) Web page. You may also find information for online building permit applications (SKIP-A-TRIP) on the [Building Permits](#) Web page.

How can I get an inspector out to my house or business quickly?

Inspectors will be making assessments to damaged properties over the coming weeks. They will begin in the most affected areas and work their way to the least affected. To schedule an inspection please call 303-441-1880. Since there are several properties to inspect, your patience in this process is appreciated.

My business sustained physical damage from the flooding. What disaster assistance might my business qualify for?

SBA Physical Disaster Loans: application deadline November 14, 2013

- Businesses of all sizes and private, nonprofit organizations may apply for a Physical Disaster Loan of up to \$2 million to repair or replace damaged real estate, equipment, inventory and fixtures. These loans will cover uninsured or under-insured losses.

My business lost revenue from the flooding. What disaster assistance might my business qualify for?

SBA Economic Injury Disaster Loans: application deadline June 16, 2014

- Small businesses and most private, nonprofit organizations may be eligible for an Economic Injury Loan of up to \$2 million to meet necessary financial obligations. Economic injury means the business is unable to meet its obligations and pay its necessary operating expenses.

NOTE: Businesses can apply for both physical disaster and economic injury loans; however, the total may not exceed \$2 million per business or per owner.

I am a sole proprietor with damage to my place of work. What assistance is available to me?

You may be eligible for an SBA Economic Injury Loan if flood damage affected your business operations or place of work. SBDC advisors can assist with calculating financial projections/losses and applying for an SBA loan at the BRC.

Unemployment assistance of up to 26 weeks may be available if you cannot work due to damage to your business or building. You can apply for disaster unemployment at the BRC or [online](#).

How can I learn more about or apply for an SBA Disaster Assistance Loan?

[Apply online for an SBA disaster assistance loan](#). The online application is the fastest method to receive a decision about your loan eligibility. You have the option of submitting a paper application [by mail](#). For

either application, you must submit the completed loan application and a signed and dated [IRS form 8821](#), allowing the IRS to provide SBA with your tax return information.

You can apply in person at the BRC and receive one-on-one help from an SBA representative. For more information or to ask questions on how to apply, please call 1-800-659-2955, email disastercustomerservice@sba.gov or visit www.sbg.gov/services/disasterassistance.

If I do not qualify for an SBA disaster assistance loan, are there other loan options available?

[The Colorado Enterprise Fund](#) offers loans for businesses that do not qualify for SBA loans. Loan amounts can reach up to \$10,000, at 7.99% interest.

Can I or my employees receive any financial assistance in the form of grants?

FEMA does not provide grants to businesses; however, it offers individuals and households assistance with housing and other needs. Register online at DisasterAssistance.gov.

- [FEMA's Housing Assistance](#) assists with necessary expenses and housing that can't be met through other forms of assistance or insurance. Forms of housing assistance include temporary housing, repair, replacement, and semi-permanent/permanent housing/construction.
- [FEMA's Other Needs Assistance](#) includes personal property, medical, dental and funeral.

In addition, [Foothills United Way](#) may offer grant funding on a case-by-case basis.

Can I receive any employment assistance?

[Disaster Unemployment Assistance](#) provides unemployment benefits to individuals who have become unemployed as a result of a federally-declared major disaster. In order to qualify, your employment or self-employment must have been lost or interrupted as a direct result of a major disaster declaration.

Can I receive any tax assistance or relief?

The Internal Revenue Service (IRS) provides tax counseling and assistance to taxpayers whose property has been damaged or lost in a federally-declared disaster area. Visit the [Disaster Assistance and Emergency Relief Program](#) Web page for more details.

The [Federal Tax Relief for Individuals and Businesses](#) lists tips and resources to help individuals and business located in federally declared disaster areas.

How can I make sure the restoration and repair of my business is energy efficient?

[EnergySmart](#)'s business advisors can provide guidance on replacing and repairing equipment, finding contractors and reviewing bids, assistance with low-cost financing, and completing rebate applications. Businesses and commercial property owners are encouraged to call an advisor at 303-441-1300.