



September - October 2011

HARBOUR HEADLINES

HURRICANE IRENE DEVASTATES COLINGTON HARBOUR



Additional photos and
emergency information
continued on page 3...



FEMA



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IF THE CHA OFFICE DOES NOT RECEIVE PAYMENT FOR ADS BY THE DUE DATE, THEY WILL NOT BE PRINTED.

Manager's Report

In the hours and days leading up to the arrival of Hurricane Irene, most of the National Hurricane Center's projected tracks predicted the storm would travel either directly over the Outer Banks or off to our East. However, when the storm ultimately made a more westerly track, Colington Harbour was in the bulls-eye.

As the storm pushed up from the South, its winds blew most of the water out of the sound and channels – leaving many boats with their hulls stuck in mud and sand. Once Irene passed our area, the winds reversed and the results were devastating: During the late afternoon of August 26th, all the water came rushing back through the Sound – striking the Harbour with tsunami-like force.

Hundreds of homes through the Colington community

were flooded, while some were destroyed or gutted by the floodwaters. The Harbour's sound side park – maintained by your homeowner's association – was hit particularly hard: Buildings were toppled, trees uprooted, large structures destroyed or washed away.

In response to the crisis created by Irene, your Colington Harbour Association staff and Board of Directors have worked tirelessly to ensure the Community's safety, and begin the long process of clean-up and recovery. If you need financial help, resources are available: This issue of Harbour Headlines offers details about local, state and federal assistance throughout FEMA and the SBA. If you can provide help: nothing beats a thoughtful neighborly hand to those in need.

As always, the Colington Harbour Association office and staff are here to serve you.

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FEMA

FEMA Information

The U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) announced that federal disaster aid has been made available in Dare County. This includes grants for temporary housing and home repairs, low-cost loans to cover uninsured property losses, and other programs to help individuals and business owners in recovery.



FEMA Assistance

Dare County Individuals and businesses owners can begin applying for assistance today from the Federal Emergency Management Agency (FEMA). Assistance can include grants for temporary housing and home repairs, low-cost loans, and other programs to help individuals and business owners recover from the effects of Hurricane Irene.

How to Apply

- Begin the application process by registering online at www.DisasterAssistance.gov or by calling 1-800-621-FEMA

- The toll-free telephone number is available from 7 a.m. to 10 p.m. (local time) Monday through Sunday, until further notice.
- Applicants should be prepared to provide basic information (name, address, phone number), insurance coverage and any other information to help substantiate losses.

What Help is Available?

- Rental payments for temporary housing.
- Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional.
- Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance.
- Unemployment payments up to 26 weeks for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits.
- Low-interest loans to cover residential losses not fully compensated by insurance.
- Other relief programs: Crisis counseling, income tax assistance for filing casualty losses; advisory assistance for legal, veterans benefits and social security matters.

Interfaith Community Outreach (ICO) is staffing a telephone information center to coordinate disaster relief services throughout Dare County for all those needing help.

If you need assistance— call 252-475-5758

If you would like to make a donation or volunteer your time or labor to help those in need – call 252-475-5758

Information about shelters, feeding programs, food banks, debris removal, and other forms of disaster relief and recovery are available at www.darenc.com

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Getting Disaster Help From The Small Business Administration

What You Need To Know:

- If you are a homeowner or renter, FEMA may refer you to SBA. SBA disaster loans are the primary source of money to pay for repair or replacement costs not fully covered by insurance or other Compensation.
- SBA offers low-interest disaster loans to homeowners, renters, businesses of all sizes and private, non-profit organizations.
- Homeowners may borrow up to \$200,000 to repair or replace their primary residence.
- Homeowners and renters may borrow up to \$40,000 to replace personal property.
- Businesses may borrow up to \$2 million for any combination of property damage or economic injury.
- SBA offers low-interest working capital loans (called Economic Injury Disaster Loans) to small businesses and most private, non-profit organizations of all sizes having difficulty meeting obligations as a result of the disaster.

What You Need To Do:

- Begin by registering with FEMA, if you haven't already done so, call (800) 621-3362.
- Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan. If SBA cannot approve your application, in most cases they refer you to FEMA's Other Needs Assistance (ONA) program for possible additional assistance.

Three Ways To Apply To SBA After You Register With FEMA

- Apply in person at any Disaster Recovery Center and receive personal, one-on-one help from an SBA representative. For information or to find a location near you, call SBA at (800) 659-2955, email disastercustomerservice@sba.gov, or visit our web site at: www.sba.gov/services/disasterassistance and "Click here for information on SBA's Disaster Recovery Centers." Hearing impaired individuals may call (800) 877-8339.
- You may apply online using SBA's Electronic Loan Application at: <https://disasterloan.sba.gov/ela>.
- You may complete a paper application and mail it to SBA at: 14925 Kingsport Rd., Ft. Worth, TX 76155-2243.



U. S. SMALL BUSINESS ADMINISTRATION FACT SHEET - DISASTER LOANS

Application Filing Deadlines: Physical Damage: October 31, 2011 Economic Injury: May 31, 2012

Whether you rent or own your own home, own your own business, or own a small agricultural cooperative located in a declared disaster area, and are the victim of a disaster, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA).



PHOTO: Connie Grizzard

What Types of Disaster Loans are Available?

- Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate or personal property owned by the victim. Renters are eligible for their personal property losses, including automobiles.
- Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- Economic Injury Disaster Loans (EIDLs) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration (SBA).

What are the Credit Requirements?

- Credit History – Applicants must have a credit history acceptable to SBA.

(Loans Continued)

- Repayment – Applicants must show the ability to repay all loans.
- Collateral – Collateral is required for physical loss loans over \$14,000 and all EIDL loans over \$5,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

What are the Interest Rates?

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

No Credit Available Elsewhere

Home Loans 2.500% 5.000%
 Business Loans 4.000% 6.000%
 Non-Profit Organization Loans 3.000% 3.250%
 Economic Injury Loans
 Businesses and Small Agricultural Cooperatives 4.000% N/A
 Non-Profit Organizations 3.000% N/A 09/02/2011

What are Loan Terms?

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 3-years term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

What are the Loan Amount Limits?

Home Loans – SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

Business Loans – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.

Economic Injury Disaster Loans (EIDL) – The law limits EIDL(s) to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are

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(Loans Continued)

available from the business and/or its owner(s) or affiliates.

Business Loan Ceiling – The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

What Restrictions are there on Loan Eligibility?

Uninsured Losses – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.

Ineligible Property – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.

Noncompliance – Applicants who have not complied with the terms of previous SBA loans are not eligible. This includes



PHOTO: Connie Grizzard

borrowers who did not maintain flood and/or hazard insurance on previous SBA or Federally insured loans.

Is There Help with Funding Mitigation Improvements?

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will

See Loans - continued on page 7

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(Loans Continued)

protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of total amount of disaster damage to real estate and/or leasehold improvements, as verified by SBA to a maximum of \$200,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.



Is There Help Available for Refinancing?

SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property), and (3) intends to repair the damage.

Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, in some cases up to the amount of the loan for real estate repair or replacement.

Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, in some cases up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.

What if I Decide to Relocate?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA rep can provide you with more details on your specific situation.

Are There Insurance Requirements for Loans?

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance for the full insurable value of the property for the life of the loan.

For more information, contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's Web site at www.sba.gov. Deaf and hard-of-hearing individuals may call (800) 877-8339. Applicants may also apply online using the Electronic Loan Application (ELA) via SBA's secure Web site at <https://disasterloan.sba.gov/ela>

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Colington Harbour Yacht & Racquet Club News

On July 30 CHY&RC had a welcome Party for the new members and the renewal members to socialize and get to meet each other and spend time together. This year we have over 100 new family members that have joined the Club and are enjoying the pool too. Upcoming events are as follows:

Sept 17th and Oct 15th are **Saturday Monthly Club dinners** held at the Club House. At 6PM in the upper level we start with a social hour (BYOB) and then move to the lower level dining area at approximately 7PM for dinner. Watch the bulletin board for reservation date. There is a small cost which will be identified at the time of reservation. Club members and their guests are invited. Seating is limited so please sign up early!

Please watch at the bulletin board for **Social Hours** held on select Saturdays of the month. These are hosted by a club member. All members and their guests are welcome to come, BYOB and an appetizer to share. A fee of \$1 will cover set ups.

A Halloween Event is being planned – a **Tween-Teen Costume Party**. There will be music and other activities as well as prizes for costumes. So mark your calendar for Oct 28 for 11-17 year old students. Watch the bulletin board at the front get for reservation sign up..



Yoga for the Fall Season will begin on Sept 6. We are hoping to be able to provide 2 classes per week, one on Tuesday and one on Thursday at 6PM – 7PM. Please call Dolores at 441-6620 if you are interested in details.



Debris Removal

The public is asked to please be patient while the debris removal effort is underway throughout Dare County. You will encounter trucks along the roadways making frequent stops to collect debris from the shoulder of the road. During this time your patience is appreciated and will facilitate the cleanup effort that is now underway.

The Buxton Transfer Station and the Dare County Recycle Center located at 1018 Driftwood Dr, Manteo will be open for regular business, however, WILL NOT allow any dumping of any type of storm debris.

Place your storm debris on the shoulder of the road in 3 different piles:

1. Limbs, branches, yard debris (vegetative materials)
2. Furniture, building materials, carpet, padding, etc.
3. Metal objects and appliances



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Be Cautious When Returning To A Flood-Damaged Home

Homeowners returning to flood-damaged homes should use caution – structural damage may have made the house unsafe, electricity and gas may pose a threat, and animals may have taken up residence in the house. A careful and systematic approach is recommended when returning to any area after a storm or flood.

Going Home

- Inspect the outside of the house before entering. Look for cracks in the foundation and make sure that porch roofs and overhangs are adequately supported. If you have any doubts about safety, do not enter and have your residence inspected by a qualified building inspector or structural engineer.
- Turn off the electricity at the main fuse box or circuit breaker from a dry location. Never turn power on or off or use an electric tool or appliance while standing in water.
- Turn off the gas.
- Call the utility company if you find downed power lines or suspect a gas leak.
- Do not use generators or other gasoline-powered machines indoors. They emit carbon monoxide that can be deadly. All cooking on camp stoves and charcoal grills should only be done outside.

Entering Your Home

If it appears safe to enter, do so carefully. Heed the following precautions:

- A stuck door may mean that the ceiling is ready to cave in. If it only sticks at the bottom, it can be forced open. If it sticks at the top, your ceiling may be ready to fall.
- Check ceilings for signs of sagging. Rain or deep flooding may soak plaster and drywall. Expect floors to be slippery. Remove any debris that may have floated in to your home.
- Be on the lookout for snakes, wild or stray animals. Remember that insects may have moved in while the house was empty.

Cleaning Up Your Home

Groundwater creates enormous pressure on basement walls and floors. Drain the basement no more than one foot per day to minimize further damage.

- Floodwaters damage materials, leave mud, silt and unknown contaminants and promote the growth of mold and mildew. Dry your home to reduce these hazards and the damage they cause. Let fresh air move through your home. Open windows and doors if weather permits.
- If a swollen window cannot be opened, remove the molding and take the window sash out of its frame.
- Walls, floors, closets, shelves, contents and other parts of your home that have been flooded should be thoroughly washed and



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(Returning Continued)

disinfected. Disinfect items that may have been contaminated by raw sewage, bacteria, or chemicals.

- Have appliances checked by a professional before using them again. Check with your local power company before turning the electricity on.
- Pump out wells and have the water tested by experts before drinking. Do not flush toilets until you know that sewage lines are intact.

FEMA's mission is to support our 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.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.



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Disaster Unemployment Assistance



Disaster Unemployment Assistance is now available for those whose employment has been lost or interrupted as a result of Irene. Self-employed individuals should call 866-795-8877. Others should call 877-841-9617. Applications can

also be made on-line at www.ncesc.com or in person at the Employment Security Commission office located at 2522 South Croatan Highway Nags Head, NC 27959.

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