

Memorandum



CITY OF DALLAS

DATE November 22, 2019

TO Honorable Mayor and Members of the City Council

SUBJECT **Taking Care of Business – November 21, 2019**

Updated Items

[Encampment Resolution Schedule – November 19, 2019 & November 26, 2019](#)

The Office of Homeless Solutions (OHS) has scheduled the following sites for homeless encampment resolution:

November 19, 2019	November 26, 2019
<ul style="list-style-type: none">• West Northwest Highway at Community Drive (District 6)• 12666 Schroeder Road (District 10)• 7575 Frankford Road (District 12)• 10999 North Stemmons Freeway Southbound (District 6)• 13568 North Central Expressway Northbound (District 13)• 2458 Royal Lane (District 6)	<ul style="list-style-type: none">• 3387 East R L Thornton Freeway West Bound (Council District 2)• 2600 Taylor Street (Council District 2)• 2300 South Harwood Street (Council District 2)• 1200 West Mockingbird Land (Council District 2)• 7920 North Stemmons Service North Bound (Council District 2)• 7903 Brookriver Drive (Council District 2)

OHS Street Outreach team will continue to engage with homeless individuals to provide notice of clean-up and connect to resources and shelter. OHS Community Mobilization staff are meeting with stakeholders to determine long-term sustainability of encampment sites and will provide periodic updates. Should you have any questions or concerns, please contact Nadia Chandler Hardy, Assistant City Manager, and Monica Hardman, Director of Office of Homeless Solutions.

New Item

[Dallas Earns Perfect Municipal Equality Index Score](#)

The City of Dallas has earned a perfect score (100) on the Human Rights Campaign (HRC) Foundation's Municipal Equality Index (MEI). HRC's index score demonstrates the ways that municipalities can and do support the LGBTQ community in their city. Dallas received recognition for having single-occupancy and all-gender facilities, transgender-inclusive healthcare benefits and openly LGBTQ elected or appointed municipal leaders.

The 2019 recognition makes this the 5th consecutive year Dallas has received a score of 100. To view the full report, click here: <https://bit.ly/2OPQkK8>. Should you have any questions, please contact Liz Cedillo, Chief of Equity and Inclusion.

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[Disaster Declaration Update](#)

The U.S. Small Business Administration (SBA) issued a disaster declaration at the request of Governor Abbot, which allows low-interest federal disaster loans to be made available to businesses and residents affected by the October 20, 2019 tornado. Businesses and private nonprofit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate and assets. Homeowners may apply for up to \$200,000 to repair or replace real estate, and homeowners and renters are eligible for up to \$40,000 to replace personal property. These loans are based on financial condition and can have up to a 30-year term. SBA representatives will be on hand at the Disaster Loan Outreach Center located at the Bachman Lake Branch Library, 9480 Webb Chapel Road, to answer questions about SBA's disaster loan program, explain the application process and help everyone complete their application. The center will be open 9 a.m. to 6 p.m., Monday-Friday except for Thanksgiving Day, from November 18, 2019, until further notice. Should you have questions, please contact Rocky Vaz, Director of Emergency Management, at 214-670-4277.

[FEMA Extension Approved](#)

On October 20, the City of Dallas was impacted by multiple tornadoes that resulted in destruction across 15 miles through the heart of North Dallas, including significant damage to a total of 905 residential, government and business infrastructures. The City of Dallas has submitted eligible items totaling \$27.5 million for FEMA Public Assistance (PA) consideration. This includes uninsured damages to City facilities and infrastructure such as traffic signals, outdoor warning sirens, and debris removal. \$3.2 million of that total is categorized as Emergency Protective Measures, which includes expenses for personnel, equipment and emergency procurements. The current state-wide total for financial assistance validated by FEMA for the October 20th storm is \$33 million. The statewide threshold for a presidential declaration is \$38.5 million.

We received notice yesterday that our November 18, 2019, request for a time extension to appeal a major disaster declaration for the storms, straight line winds, and tornadoes was approved. City staff requested additional time to complete preliminary damage assessments due to the size of the impacted area and complexity of the disaster. In light of these circumstance, the U.S. Department of Homeland Security has approved the extension until December 20, 2019. Should you need additional information please contact Rocky Vaz, Director of Emergency Management, at 214-670-4277.

[Red Bird Mall and Palladium's Groundbreaking](#)

On Tuesday, November 12, 2019, Mayor Eric Johnson, Councilmember Tennell Atkins and City Manager T. C. Broadnax, along with numerous city leaders and staff celebrated the highly anticipated ground-breaking of Palladium's development at Red Bird Mall. The projected \$60 million residential development will include market-rate and affordable-housing units for rent. We look forward to watching the progress of this exciting project and Red Bird's revitalization. Should you have questions, please contact Michael Mendoza, Chief of Economic Development and Neighborhood Services.

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2020 Community Survey

The Office of Budget is again partnering with ETC Institute for the biannual Community Survey, which will launch January 2, 2020. ETC will administer the English and Spanish survey in January and February, providing a statistically significant view of residents' perceptions of City services and overall quality of life in Dallas. Bilingual information and social media content will be provided to you prior to the survey launch. Please note that residents will not opt into the survey—ETC Institute will identify a random sample of Dallas households, ensuring at least 100 responses are collected from each Council district. Should you have any questions, please contact the Jack Ireland, Director of the Office of Budget.

Gold Medal Recognition from CityHealth

The City of Dallas received five gold medals from CityHealth, “an initiative of the de Beaumont Foundation and Kaiser Permanente that advances a package of evidence-based policy solutions that will help millions of people live longer, better lives in vibrant, prosperous communities. CityHealth regularly evaluates cities on the number and strength of their policies.” This includes a medal for the City’s Earned Paid Sick Time. CityHealth tracks earned paid leave policies because these policies “reduce the spread of contagious illnesses, increase employment and income stability, and save cities money in health care costs.”

Dallas is one of five cities to receive a gold medal in this area. Austin, Los Angeles, San Antonio, and San Diego are the others. The other gold medals received are for high-quality, accessible pre-kindergarten, complete streets, raising the minimum age for legal sale of tobacco to 21 and smoke free indoor air. You can view additional information at the following link: <http://www.cityhealthdata.org/city/Dallas>. Should you have any questions, please contact Liz Cedillo, Chief of Equity and Inclusion.

Mill Creek Tunnel Media Day

Dallas Water Utilities (DWU) is planning for a “Media Day” that will showcase the tunnel boring machine to be used for the Mill Creek project. The “Media Day” is in the planning process with a target date of December 3, 2019 at 11am. Staff will work with the contractor’s public relations team and the City PAO to develop more specifics. The event program is expected to include welcome and opening remarks, photo opportunities and media coverage before the machine is loaded into the tunnel. As the logistics are developed, DWU will communicate with the ACM office and discuss details, including invitations to the media and City councilmembers. The drainage tunnel is approximately 5 miles long and provides drainage and flooding relief to southeast Dallas. The project is scheduled to be complete by the end of 2023. Should you have any questions, please contact the Terry Lowery, Director of Dallas Water Utilities.

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Media Inquiries

As of November 18, 2019, the City has received media requests from various news outlets regarding the following topics:

- Temporary Inclement Weather shelter
- Resident attacked by dogs
- Transportation Project
- Smoke Alarms Save Two from East Dallas House Fire
- DFR Assisting in Kay Bailey Hutchinson Sheltering Efforts
- Empty Care Found in Bachman Lake
- Eight Escape from Early Morning Southeast Dallas House Fire
- Vacant Hotel Burns in Northwest Dallas
- Customers Escape Safety from Fire in Downtown Dallas Restaurant
- Firefighter Talks About His Cancer Diagnosis and the Challenges with Workers Compensation
- Nearly 100 Firefighters Fight Fire at Wholesale Meat Distribution Warehouse
- Ten Taken to Hospital After Carbon Monoxide Exposure at Dallas Church
- Oak Lawn Area Apartments Evacuated After Construction Crew Breaks Nearby Gas Line
- DFR Rescue Unit Involved in Major Accident

Please see the attached document compiling information provided to the media outlets for the November 11th – November 17th, 2019 for your reference. Should you have any questions or concerns, please contact Kimberly Bizer Tolbert, Chief of Staff.



T.C. Broadnax
City Manager

c: Chris Caso, City Attorney (Interim)
Mark Swann, City Auditor
Billerae Johnson, City Secretary
Preston Robinson, Administrative Judge
Kimberly Bizer Tolbert, Chief of Staff to the City Manager
Majed A. Al-Ghafry, Assistant City Manager
Jon Fortune, Assistant City Manager

Joey Zapata, Assistant City Manager
Nadia Chandler Hardy, Assistant City Manager and Chief Resilience Officer
Michael Mendoza, Chief of Economic Development and Neighborhood Services
M. Elizabeth Reich, Chief Financial Officer
Laila Alequresh, Chief Innovation Officer
M. Elizabeth Cedillo-Pereira, Chief of Equity and Inclusion
Directors and Assistant Directors

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**Public Affairs & Outreach
Media Requests
November 11 – November 18**

Date Submitted: November 11, 2019

Topic: Temporary inclement weather shelter

Inquiry: Throughout the week multiple news outlets inquiries about logistics of the temporary inclement weather shelter. Questions were answered during a media availability on Monday and PAO provided updates of how many visitors we had.

Submitted By: Monica Hardman, Anastasia Reed, Roxana Rubio

Media Entity: WFAA, FOX 5, NBC 5, CBS 11, DMN

Date Submitted: November 15, 2019

Topic: Transportation Project

Inquiry: FOX 4 Reporter Lori Brown asked if a permit was issued to a DART contractor. The City responded that no permit was issued and that we are working to ensure the DART contractor came into compliance before starting work on the project.

Submitted By: Department of Transportation

Media Entity: Lori Brown, FOX 4, Reporter

Date Submitted: November 15, 2019

Topic: Resident attacked by dogs

Inquiry: Multiple news outlets reached out to PAO and DAS regarding a dog attack to a resident. The City issued the following statement, On November 15, 2019, Dallas Animal Services (DAS) responded to a request for assistance from the Dallas Police Department (DPD) at Coleshire Drive and Starkey Street. Upon arrival, the DAS Loose Dog Operations Team secured and impounded three loose dogs suspected of attacking a female. The dogs were immediately transported to Dallas Animal Services. DAS believes that the dogs are owned. DPD is the lead on this investigation. DAS is unable to release any additional information.

Submitted By: Office of Public Affairs and Outreach

Media Entity: Distributed to media distribution list

Date Submitted: November 18, 2019

Topic: Supplemental Agreement No. 3 to the Development Agreement

Inquiry: FOX 4 reporter Lori Brown asked when the Supplemental Agreement No. 3 to the Development Agreement will go to City Council. The City responded with the date 12/11/2019.

Submitted By: Nichelle Sullivan (Office of the Bond)

Media Entity: Lori Brown, FOX 4, Reporter

Date Submitted: Nov. 18, 2019

Topic: Special events requirements and fees

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Inquiry: Lucas Manfield with the Dallas Observer asked for clarification regarding a past event, “Dallas straight parade.” Event organizers claimed they were unfairly charged. OSE advised the event may have been confused with a first amendment activity. The scope of the Dallas straight parade needed a special event permit per the Special Events Ordinance SEC. 42A-5.

Submitted By: Roxana Rubio (Convention and Event Services)

Media Entity: Lucas Manfield, Dallas Observer

**Dallas Fire-Rescue Department
Media Requests: November 11th – November 17th, 2019.**

Monday, November 11th: NBC 5/Telemundo (Karen Ballesteros) - Do you have any information on a house fire at 9957 La Prada Dr?

City Response - At 01:54 Dallas Fire-Rescue responded to a 911 call for a structure fire at a home, located on the 9900 block of La Prada Drive, in East Dallas.

When firefighters arrived at the location, they observed flames coming through the roof of a one-story residence. Using handlines and master streams, approximately 24 firefighters worked to get the fire extinguished in under an hour.

Investigators reported that there were two people inside the home when the fire began. They were both asleep but were awakened by smoke alarms before making a safe escape. The also determined that the fire was accidental in nature and began as the most probably result of an electrical short in the fixed wiring of the home. The fire then traveled within the wall space into the attic where it spread laterally before breaking through the roof.

The damage was exclusively structural, with no content damage.

Monday, November 11th: CBS 11 (Andrea Lucia) - Any idea how many DFR employees will be working at the city's temporary shelter at Kay Bailey Hutchison tonight?

Will they be working as paramedics offering medical assistance - or in any other capacity, as well?

City Response - DFR will have 2 medics, for medical needs that may come up, and 3 Fire Inspectors.

Tuesday, November 12th: All local media outlets – Can you provide any information on a water rescue DFR is working at Bachman Lake?

City Response - At [06:59](#) our units were dispatched to Bachman Lake, after someone spotted, what they described as, a burgundy car in the lake and called 911.

On scene personnel advise that the car is approximately 20 ft offshore. A member from the DPD Dive Team checked the vehicle and discovered that there was no one inside.

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Tuesday, November 12th: WFAA 8 (Maci Smith) - Is there any information available regarding the below house fire this morning?

Dallas, TX (Dallas County) | 1 Alarm Fire| 1518 Devon Cir| U/D: CMD advises fire attack is now defensive. Heavy fire in a 1 story brick home. | 04:05

City Response - At 03:48 Dallas Fire-Rescue responded to a 911 call for a structure fire at a home, located on the 1500 block of Devon Circle, in Southeast Dallas.

When firefighters arrived at the one-story brick residence, they observed flames coming from the back of the house. The fire was in its advanced stages by the time firefighters arrived, so the fight was mostly defensive in nature. Approximately 24 firefighters worked for a little more than an hour to mitigate the situation, before it was declared extinguished at 04:53.

There were 8 people, ranging in ages from 20 – 60, in the house when the fire began. Thankfully, everyone was awake when the fire began, which aided in everyone's safe escape, as one of the occupants walked to a room in the back of the house and discovered the fire. The American Red Cross responded to assist all of them with their needs.

Investigators determined that the fire began in a back room and traveled toward the front of the house before making its way into the attic and leaving behind significant damage. The severity of the damage resulted in the inability to conduct a thorough investigation, and as a result, the cause of the fire is undetermined.

Tuesday, November 12th: All local media outlets - Can you provide information the fire at a Motel located on 11300 DENNIS RD we heard over the scanner a possible dead person.

City Response - I've received a lot of emails and phone calls about a fire on Dennis Road, and it possibly involving a fatality.

There are two separate incidents happening on Dennis Road:

At 16:49 units were dispatched to a 911 call for a structure fire at the Old Hampton Hotel, located at 11301 Dennis Road, in Northwest Dallas.

When firefighters arrived at the vacant hotel, they observed smoke coming from the building. They quickly initiated an offensive fire attack, found a small fire inside and quickly put it out.

Investigators determined it to be a warning fire, and no injuries were reported.

At 17:18 DFR units were dispatched near the same location, at the 11200 block of Dennis Road.

Due to HIPAA, I am unable to go into detail about this incident other than to say that reports indicated this person could potentially be a Signal 27. Nonetheless, this person was taken to a local hospital for evaluation.

Chances are, you were getting radio traffic crossed up and thought the possible Signal 27 was related to the fire, when it was in fact related to the Overdose call.

Wednesday, November 13th: WFAA 8 (Maci Smith) - Is there any information available regarding the below 2-alarm fire?

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Dallas, TX (Dallas County) | 2 Alarm Fire| 407 N Lamar St| Box 18-14 / E18 o/s at Williams Chicken in a multi-story hi rise w/a fire, 2nd alarm now| 10:09

City Response - At 09:41 Dallas Fire-Rescue responded to 911 call for a structure fire at the William's Chicken, located at 407 North Lamar Street, in Downtown Dallas.

When firefighters arrived at the location, they observed thick black smoke rolling from the front door of the restaurant. Firefighters were able to gain entry and, after fighting through the conditions, were able to find and extinguish a fire within the duct work located near the kitchen area.

The restaurant was located on the ground floor of a 5-story mixed use structure. While a little smoke was able to make it into the residences above the location, firefighters were able to effectively ventilate the area. An unknown number of people were able to self-evacuate the restaurant, as well as the neighboring McDonalds, and there were no injuries reported.

Investigators are working to determine the cause.

Wednesday, November 13th: WFAA 8 (Tiffany Liou) – Following up on a story about the prevalence of cancer in the fire service and the efforts we were taking to reduce exposure, which aired on WFAA 8 on Friday, November 1st, she did an interview with DFR firefighter, Bryan Doss (**coordinated by the Dallas Firefighters Association**), about his cancer diagnosis and the challenges he's had to endure through workers compensation. The story is scheduled to air on Friday, November 22nd, during the 5 o'clock news cast, as a long-form piece.

Wednesday, November 13th: All local media outlets – Can you tell us what information you have on a fire DFR is responding to near Fair Park?

City Response - On Wednesday, November 13th, at 4:41p.m., Dallas Fire-Rescue responded to multiple 911 calls for a structure fire at a warehouse, located at 1805 Chestnut Street, near the Fair Park area of Dallas.

When firefighters arrived at the location, they observed flames coming from the side of the building. Though efforts at an offensive attack were initiated, the fire quickly reached its advanced stages; so Command pulled everyone back and requested a second alarm response. The fire eventually necessitated a fourth alarm, as nearly 100 firefighters used ground and aerial lines to surround the building and drown the flames out.

The location was reported to be a food distribution warehouse. Only a handful of people were there, closing the building up, when the fire began, but they were all able to make it out safely. The building on the other hand sustained a significant amount of damage, to include a partial collapse, before it was declared extinguished around 10 o'clock.

The cause of the fire is undetermined, but investigators are speaking with occupants and witnesses, who observed the fire in its early stages, for any information that may lead them towards a potential cause.

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Wednesday, November 13th: All local media outlets – Do you have any information you can tell us about an unconscious person call that DFR sent 7 ambulances to?

City Response - On Wednesday, November 13th, at 7:56 p.m., Dallas Fire-Rescue units were assigned to a 911 call for an "Unconscious Person" call at a church, located at 1402 Ann Arbor Avenue, in far South Dallas.

When firefighters and paramedics arrived at the location, they quickly realized the situation was more serious than originally indicated, as multiple people were complaining of symptoms consistent with Carbon Monoxide exposure.

A total of 7 rescue units (ambulances), along with an engine company and an EMS Supervisor, were dispatched to the location. There was a total of 10 people, ranging in ages from 7 to 58, taken to local hospitals, to include Parkland, Methodist Dallas, Children's Medical Center and Baylor Scott and White. Complaints ranged from lethargy and dizziness to headaches and nausea.

Reportedly, a propane grill was being used inside the building for cooking, while the doors were closed; causing enough of a buildup of the deadly, colorless, odorless gas that it resulted in adverse health effects for a lot of the people inside.

Of the 10 who were transported, 2 of them were admitted and the others have already been discharged.

It is unclear whether the location was equipped with Carbon Monoxide alarms, but DFR does encourage them to be installed in a central location, on every level of the home and in other locations where required by applicable laws, codes or standards.

Friday, November 15th: All local media outlets – Can you share any details about a gas leak near Oak Lawn involving an apartment complex being evacuated?

City Response - At [11:35](#) Dallas Fire-Rescue units were assigned to a 911 call for a gas leak after a construction crew struck a natural gas line near the intersection of Cedar Springs Road and Douglas Avenue, in the Oak Lawn Area of Dallas.

Atmos Energy was notified of the leak and responded by sending their highly trained technicians to the scene to make the necessary repairs. As a precaution, DFR evacuated the Park West Apartments, located at 3109 Douglas Avenue, due to high readings inside the complex (not the units). Reportedly, the complex has 260 units, but there were only 50 people (approximately) inside their apartments at the time of the evacuation. All of them are currently at the Oak Lawn Branch Dallas Public Library, located at 4100 Cedar Springs Road, until the situation can be resolved.

Additionally, the BlueSprig School, for special needs children, located at 4235 Cedar Springs Road, had 5 children who needed to be evacuated. They were temporarily sheltered inside of a DART bus until their parents came and picked them up.

Once the gas is shut off, and the readings have dropped to a safe level, consideration will be given to letting residents back in.

Once the gas is shut off, and readings are at a safe level, residents will be let back into their apartments.

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The following update on was sent out the morning of Saturday, November 16th:

After speaking with Park West this morning, they advised that the evacuation was lifted at 5:00 a.m. They then shared that information with all of their residents so they could come back to their apartments.

DFR and Atmos technicians stayed on the scene throughout the evening/morning until the gas levels decreased to a safe level.

Though the property didn't have an exact number of residents who were actually impacted, they did confirm that they have 240 (not 260) units in which 350 people reside.

Saturday, November 16th: NBC 5/Telemundo (Claire Cardona), KRLD (Mark Willis) and WFAA 8 (Lance Conrad) – Can you share any information with us about an accident one of your ambulances was involved in while transporting a pregnant woman?

City Response - Around 3:00 a.m., a DFR rescue unit (ambulance) was involved in a major accident with another vehicle at the intersection of North Masters Drive and Bruton Road.

The rescue was heading to a local hospital with a pregnant female when the accident took place. Two additional rescues were dispatched to the scene; one of which resumed transport of the woman, and the other which transported the driving of the other vehicle involved in the accident. Both individuals were reported as being in stable condition, and neither of the firefighters/paramedics were seriously injured.



U.S. Small Business
Administration

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

TEXAS Declaration #16186 & #16187

(Disaster: TX-00528)

Incident: SEVERE STORMS, STRAIGHT-LINE WINDS, HAIL & TORNADO

occurring: October 20 through October 21, 2019

in Dallas County, Texas;

and the contiguous Texas counties of: Collin, Denton, Ellis, Kaufman, Rockwall & Tarrant

Application Filing Deadlines:

Physical Damage: January 13, 2020

Economic Injury: August 14, 2020

If you are located in a declared disaster area, you may be eligible for financial assistance from the U.S. Small Business Administration (SBA).

What Types of Disaster Loans are Available?

- 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 (EIDL) – 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.
- Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

What are the Credit Requirements?

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay all loans.
- Collateral – Collateral is required for physical loss loans over \$25,000 and all EIDL loans over \$25,000. 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:

Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	1.500%	3.000%
Business Loans	3.875%	7.750%
Non-Profit Organizations	2.750%	2.750%

Economic Injury Loans

Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Businesses & Small Agricultural Cooperatives	3.875%	N/A
Non-Profit Organizations	2.750%	N/A

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 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

What are the Loan Amount Limits?

- **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 EIDLs 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. 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.
- **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.
- **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.

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 may not be eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.

Note: Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

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 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 physical damage to real property, including leasehold improvements, and personal property 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 or 50% or more of the value of the structure), and (3) intends to repair the damage.
- Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.
- Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, up to the amount of the loan for real estate repair or replacement.

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 representative 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. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloan.sba.gov/ela>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.



U.S. Small Business
Administration

HOJA DE DATOS DE LA AGENCIA FEDERAL PARA EL DESARROLLO DE LA PEQUEÑA EMPRESA PRÉSTAMOS PARA DESASTRES

TEXAS Declaración #16186 y #16187

(Desastre: TX-00528)

**Incidente: TORMENTAS SEVERAS, VIENTOS RECTILÍNEOS,
GRANIZO Y TORNADO**

ocurriendo: 20 de Octubre hasta 21 de Octubre de 2019

en el condado de Dallas, Texas;

y los condados contiguos de Collin, Denton, Ellis, Kaufman, Rockwall y Tarrant, Texas

Fechas Límites Para Solicitar Préstamos:

Daños Físicos: 13 de Enero de 2020

Daños Económicos: 14 de Agosto de 2020

Si usted está ubicado en un área declarada de desastre, usted puede ser elegible para asistencia financiera por la Administración Federal de Pequeños Negocios (SBA).

¿Qué Tipos de Préstamos de Desastre están Disponible?

- Préstamos de Desastre para Negocios Con Daños Físicos – Préstamos a negocios para reparar o reemplazar propiedad dañada perteneciente al negocio, incluyendo: propiedad inmobiliaria, inventarios, mercaderías, maquinarias y equipos. Negocios de cualquier tamaño son elegibles. Organizaciones privadas sin fines de lucro, tal como organizaciones de caridad, iglesias, universidades privadas, etc. son también elegibles.
- Préstamos de Desastre para Pérdidas Económicas (EIDL) – Préstamos para proveer capital de trabajo para ayudar a pequeños negocios, pequeñas cooperativas agrícolas, pequeños negocios involucrados en acuicultura y la mayoría de organizaciones privadas sin fines de lucro, de todos tamaños. Son préstamos para cubrir las obligaciones ordinarias y necesidades financieras que no pueden ser cubiertas, debido al resultado directo del desastre. Estos préstamos están destinados para la asistencia durante el período de recuperación del desastre.
- Préstamos de Desastre para Hogares – Préstamos para dueños de hogares o inquilinos para reparar o reemplazar la propiedad inmobiliaria y propiedad personal dañada por el desastre, incluyendo automóviles.

¿Cuáles son los Requisitos de Crédito?

- Historial de Crédito – El solicitante deberá tener un historial de crédito aceptable a SBA.
- Habilidad de Pago – El solicitante deberá demostrar su habilidad para pagar todos los préstamos.
- Colateral – Colateral es requerido para préstamos de pérdidas físicas de más de \$25,000 y préstamos para pérdidas económicas de más de \$25,000. SBA toma propiedad inmobiliaria como colateral cuando está disponible. SBA no desaprobará un préstamo por falta de colateral, pero requiere que usted ofrezca aquella que esté disponible.

¿Cuáles son las Tasas de Interés?

Por ley, la tasa de interés dependerá si el solicitante tiene Otros Créditos Disponibles. Un solicitante no tiene Otros Créditos Disponibles cuando SBA determina que el solicitante no tiene suficientes fondos u otros recursos, o la habilidad para obtener préstamo de otras agencias no gubernamentales para proveer para su propia recuperación por daños sufridos por el desastre. Aquellos solicitantes los cuales SBA determina que tienen la habilidad para proveer para su propia recuperación, se entiende que tienen Otros Créditos Disponibles. Las tasas de intereses son fijas durante el término del préstamo. Los tipos de interés aplicables para este desastre son:

Tipos de Préstamos	Si usted no tiene Otro Crédito Disponible	Si usted tiene Otro Crédito Disponible
Préstamos para Hogares	1.500%	3.000%
Préstamos para Negocios	3.875%	7.750%
Préstamos a Organizaciones Sin Fines de Lucro	2.750%	2.750%

Daños Económicos

Tipos de Préstamos	Si usted no tiene Otro Crédito Disponible	Si usted tiene Otro Crédito Disponible
Negocios y Pequeñas Cooperativas Agrícolas	3.875%	N/A
Organizaciones Sin Fines Lucro	2.750%	N/A

¿Cuáles son los Términos del Préstamo?

La ley autoriza términos de préstamo hasta un máximo de 30 años. Sin embargo, para negocios con Otros Créditos Disponibles la ley limita su término a un máximo de 7 años. SBA establece la cantidad de pago y la madurez del préstamo correspondiente de acuerdo a la habilidad de pago de cada prestatario.

¿Cuáles son los Límites de la Cantidad de Préstamo?

- **Préstamos para Negocios** – La cantidad de los préstamos son limitadas por ley, hasta \$2,000,000 para reparar/reemplazar bienes inmobiliarios, inventarios, maquinarias, equipos y otras pérdidas físicas. Sujeto a este máximo, la cantidad máxima de los préstamos no podrá exceder la cantidad de daños verificados sin seguro.
- **Préstamos para Daños Económicos (EIDL)** – La cantidad de los préstamos por daños económicos son limitadas por ley, hasta \$2,000,000 para aliviar el daño económico causado por el desastre. La cantidad actual de cada préstamo es limitada por el daño económico determinado por SBA, menos lo recuperado por seguros de interrupción de negocios y otras fuentes de recuperación hasta el límite administrativo. La asistencia para EIDL está disponible sólo para las entidades y sus dueños que no pueden proveer para su propia recuperación, a través de recursos no gubernamentales, determinado por la U.S. Administración Federal de Pequeños Negocios (SBA).
- **Límites del Préstamo para Negocios** – El límite reglamentado de \$2,000,000 es aplicado a préstamos de negocio en combinación de pérdidas físicas, pérdidas económicas, mitigación y/o refinanciamiento, y se aplica a todos los préstamos de desastre para negocios y sus afiliados, por cada desastre. Si el negocio es una fuente mayor de empleos, SBA tiene la autoridad para elevar el límite estatutario de \$2,000,000.
- **Préstamos para Hogares** – Son limitados por regulaciones de SBA a un máximo de \$200,000 para reparar/reemplazar propiedad inmobiliaria, y \$40,000 para reparar o reemplazar propiedad personal. Sujeto a estos máximos, las cantidades de los préstamos no podrán exceder los daños verificados sin seguro.

¿Qué Restricciones Existen Sobre la Elegibilidad de Préstamo?

- **Pérdidas Sin Seguro** – Sólo pérdidas sin seguro o sin compensación son elegibles. Pagos de seguro que son requeridos para reducir el monto de la hipoteca y no están disponibles para financiar la reparación de daños causados por el desastre no reducirán la elegibilidad. Sin embargo, beneficios de seguro aplicados voluntariamente a la reducción de la hipoteca reducirán la elegibilidad.
- **Propiedades que no son Elegibles** – Propiedades secundarias, botes para diversión personal, aeroplanos, vehículos recreativos, y propiedades similares no son elegibles, a menos que sean parte de un negocio. Propiedades como antigüedades y colecciones califican hasta el valor máximo de funcionamiento. Cantidades del préstamo para restaurar jardinería, piscinas, etc., son limitadas.
- **Incumplimiento** – Solicitantes que con anterioridad no han cumplido con sus obligaciones en los préstamos de SBA no son elegibles. Esto incluye prestatarios que no han cumplido con su obligación de mantener seguro contra inundaciones y/o incendio en anteriores préstamos de SBA.

Nota: Los solicitantes de préstamo deberán verificar con las agencias/organizaciones que administran subvenciones u otros programas de asistencia, bajo esta declaración, para determinar si un préstamo de desastre aprobado por SBA podría afectar su elegibilidad.

¿Hay Ayuda para Financiar Mejoras de Mitigación?

Si su solicitud de préstamo es aprobada, usted puede ser elegible para fondos adicionales para cubrir los costos de mejoras para proteger su propiedad de daños futuros. Ejemplos de mejoras incluye; paredes de retención, muralla de contención marítima, etc. El dinero designado para mitigación será adicional a la cantidad del préstamo aprobado, pero no podrá exceder un 20% de la cantidad total de las pérdidas físicas y así verificadas por SBA hasta un máximo de \$200,000 para préstamos de hogares. No es necesario que la descripción de las mejoras y de los costos estimados sean enviados junto con la solicitud. La aprobación de SBA sobre las mejoras de mitigación será requerida antes de cualquier aumento en la cantidad del préstamo.

¿Hay Ayuda Disponible para Refinanciar?

- SBA puede refinanciar todo o parte de hipotecas previas, siempre que estén registrados debidamente, cuando un solicitante (1) no califica para obtener fondos por otros medios, (2) ha sufrido daños de desastre sustanciales no compensados (40% o más del valor de la propiedad o más del valor estructural), y (3) hay intención de reparar daños.
- **Negocios** – Dueños de negocios pueden ser elegibles para refinanciar hipotecas en la propiedad inmobiliaria, maquinarias y equipos, hasta la cantidad del préstamo para reparar o reemplazar la propiedad inmobiliaria, maquinarias y equipos.
- **Hogares** – Dueños de hogares pueden ser elegibles para el refinanciamiento de hipotecas existentes hasta la cantidad del préstamo para reparar o reemplazar la propiedad inmobiliaria.

¿Qué si Decido Reubicarme?

Usted puede utilizar su préstamo de desastre de SBA para reubicarse. La cantidad del préstamo de reubicación depende de si usted se reubicara voluntariamente o involuntariamente. Si usted está interesado en reubicarse un representante de SBA puede proveerle más detalles sobre su situación específica.

¿Hay Algún Requerimiento de Seguro para los Préstamos?

Para la protección de cada prestatario y la Agencia, SBA requiere a los prestatarios el obtener y mantener un seguro apropiado. Por ley, aquellos prestatarios los cuales sus propiedades damnificadas o propiedades de colateral están localizadas en una área especial de inundación, deben comprar y mantener seguros de inundación por el valor total asegurable de la propiedad por el término del préstamo.

Los solicitantes pueden solicitar en línea, recibir información adicional sobre asistencia en casos de desastre y descargar aplicaciones en <https://disasterloan.SBA.gov/ela>. Los solicitantes también pueden llamar al centro de servicio al cliente de SBA al (800) 659-2955 o enviar un correo electrónico a disastercustomerservice@sba.gov para más información sobre asistencia para desastres de SBA. Las personas sordas o con dificultades auditivas pueden llamar al (800) 877-8339. Las solicitudes completas deben enviarse por correo a U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.