



Louisiana

SBAP

Newsletter

Vol. 13, No. 4 *Small Business /Small Community Assistance Program* Fourth Quarter 2005

Assisting small businesses and small communities to comply with environmental regulations



**We're
Ready to
Help You!**

The DEQ technical advisors listed below are experienced, highly knowledgeable, and committed to enhancing relationships between DEQ and regulated small businesses. If you qualify as a small business, call us for information or assistance in complying with environmental regulations:

Capital (Baton Rouge)

Patrick Devillier - 225/219-3260

Northwest (Shreveport/Monroe)

Larry Lashley, P.E. - 318/676-7476

Southwest (Lake Charles)

Markle Farber - 337/491-2804

Southeast (New Orleans)

Loni Gaudet - 504/736-7701

Wally Bounds, P.E. - 504/736-7767

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(in Louisiana)

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Web site: [www.deq.louisiana.gov/
assistance/sbap/index.htm](http://www.deq.louisiana.gov/assistance/sbap/index.htm)

Small Business Ombudsman

Nathan Levy - 225/219-3956

HURRICANE KATRINA RELIEF

DEQ Secretary McDaniel issues an amended declaration of emergency and administrative order in aftermath of Hurricane Katrina

In an amended Declaration of Emergency and Administrative Order issued by DEQ Secretary Mike McDaniel on September 3, 2005, in the aftermath of Hurricane Katrina, the following declarations are noted within the Emergency Areas: Waste Water Treatment Systems; Solid Waste Management; Hazardous Waste; Open Burning; Air Pollution Sources Other than Open Burning; and Asbestos Clean-up. This amended order shall expire in 60 days from the date of execution, unless modified or extended by further order. [<http://www.deq.louisiana.gov/>]

“Emergency Areas” covered by this Declaration and Order are Ascension, Assumption, East Baton Rouge, East Feliciana, Iberia, Iberville, Jefferson, Lafourche, Livingston, Orleans, Plaquemines, Pointe Coupee, St. Bernard, St. Charles, St. Helena, St. James, St. John, St. Mary, St. Martin, St. Tammany, Tangipahoa, Terrebonne, Washington, West Baton Rouge, and West Feliciana parishes.

Loan programs can stem losses

by Joyce Rosenberg
Excerpted from The Advocate
Sept. 11, 2005

The Small Business Administration offers two kinds of loans for business owners in regions that have been declared federal disaster areas. Parts of Louisiana, Mississippi, Alabama and Florida have already received disaster declarations following Hurricane Katrina's devastating pass through those states.

The first type of loan is the **physical disaster business loan**, which provides businesses – of any size – with funds to repair or replace real estate, equipment, fixtures, machinery and inventory. Companies can receive loans of up to \$1.5 million. These loans are only available to businesses without insurance, or that suffered damage that extends beyond their coverage. SBA further states that if the business was legally required to maintain flood

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Loan programs

insurance but did not, then the SBA will not make a disaster loan.

The second type of loan is the **economic injury disaster loan** available to small businesses that have suffered substantial economic injury due to a disaster. These loans are available up to \$1.5 million.

Companies that apply for both kinds of loans can receive an aggregate loan amount of only \$1.5 million. Economic injury disaster loans have a limitation similar to the physical disaster loans; they're available only to small businesses with no other sources of credit.

Both types of loans have interest capped at 4 percent per year. The term of the loan is determined on a case by case basis, up to a maximum of 30 years. The SBA may require that you put up collateral for a loan, but it also says it "will not decline a loan for lack of collateral."

To apply for a disaster loan, a business should first register with

FEMA. They will then refer businesses to the SBA to continue the process.

Business owners can register with FEMA online if possible because of high phone call volume. Go to www.fema.gov/about/process and look for the link that says "register online." FEMA can be reached by phone at 800-621-3362, or for speech or hearing impaired people, at 800-462-7585.

Before a loan can be granted, there must be an assessment of the damage to the business and it could be weeks before damage assessments will be able to be done.

Business owners need to provide documents such as financial statements and tax returns. If an owner lost all of his records in the hurricane winds, rain and flooding, he can still apply. SBA can get copies of business tax returns from the IRS and banks can furnish statements for the owner.

A valuable resource for small businesses during emergencies

by *Walter M. Bounds, P.E., Environmental Chemical Specialist
Southeast Regional Office*

The Louisiana Office of Homeland Security and Emergency Preparedness formally the Louisiana Office of Emergency Preparedness was created by the Civil Act of 1950.

Since 1990, the Agency has managed over 16 Federal Disaster Declarations and has coordinated several hundred State Disaster Declarations authorized under the Governor's signature. Over the years, the mission has evolved to include the spectrum of natural, man-made disasters and as of 2003; the duties and responsibilities for supporting Louisiana's Homeland Security needs.

Effective communication and partnerships with the Military Department in New Orleans, the Governor's Office, the Legislature, our

Congressional staff, State officials, Parish and City officials, Parish Emergency Directors, individual citizens and the Federal Emergency Management Agency (FEMA) has improved greatly since 1990. In most cases critical disaster data can now be transmitted instantly between the various supporting agencies and offices via the upgraded radio, computer and web based systems. These tools help provide a multi-tiered operational environment that is much more efficient and reliable during disaster operations; when time sensitive information is so vital to mission accomplishment.

Internet: [http://
www.ohsep.louisiana.gov/agencyrelated/
aboutagency.htm](http://www.ohsep.louisiana.gov/agencyrelated/aboutagency.htm)

Phone: 225-925-7500

Fax: 225-925-7501



WHERE TO GET HELP FOR SMALL BUSINESSES IMPACTED BY HURRICANE KATRINA

The LOUISIANA ASSOCIATION OF BUSINESS AND INDUSTRY, with the assistance of the Baton Rouge Area Foundation, has established the Small Business Disaster Relief Fund. Beginning September 15th, applications for grants will be posted on LABI's website: www.labi.org. Their phone number is (225) 928-5388.

SMALL BUSINESS ADMINISTRATION LOANS

The SBA has designated LSU Louisiana Business and Technology Center to be the lead on SBA Loan applications and registering businesses with FEMA. LBTC has set up an office and counseling center location (8000 GSRI Avenue, Bldg. 3000) in Baton Rouge. Any New Orleans area business that was affected by the hurricane can contact LBTC for assistance. Their phone number is (225) 578-7555; website: www.bus.LSU.edu/LBTC.

SHREVEPORT AND BOSSIER CITIES OFFERING OFFICE AND WAREHOUSE SPACE

A few building managers are offering office and warehouse space rent-free for the first 30 days to businesses displaced by Hurricane Katrina. The cities are waiving permit fees and start-up deposits, as well as offering short-term leases. Ms. Arlena Acree is the contact for City of Shreveport at (318) 673-7515; website: www.shreveportchamber.org/. The contact for the City of Bossier is Mr. David Rockett with Greater Bossier Economic Development (318) 746-0252; website: www.bossierchamber.com/.



CAP Members from left to right: Mr. Andrew Guinn, Sr. (small business owner and Chair), Ms. Linda Levy (DEQ Administrator for Environmental Assistance Division), Ms. Pam Kaster, Mr. Frank Kean (retired small business owner), and Dr. Ed Overton (LSU Institute for Environmental Studies). Not shown are: Mr. Pat Witty, Louisiana Economic Development, Mr. Charles Smith and Mr. Steve Ayers (small business owners).

The Compliance Advisory Panel met at the DEQ headquarters in Baton Rouge in September

The Compliance Advisory Panel for the DEQ's Small Business/Small Community Assistance Program met Thursday, September 15, 2005 at the DEQ headquarters in Baton Rouge. Ms. Pam Kaster, Chair, called the meeting to order. Members of the CAP are Mr. Andrew Guinn, Sr. and Mr. Frank Kean, appointed by the Senate President, Ms. Pam Kaster and Dr. Ed Overton appointed by the Governor, Mr. Charles Smith and Mr. Steve Ayers appointed by the Speaker of the House of Representatives, Ms. Linda Levy, Administrator for DEQ's Environmental Assistance Division, designated by the DEQ Secretary, and Mr. Pat Witty, Louisiana Economic Development, as ex officio. Also in attendance were Mr. Nathan Levy, Small Business Ombudsman, Mr. Yanfu Zhao, engineer manager for the SB/SCAP, and the staff of the SB/SCAP, who introduced themselves to the panel.

Mr. Yanfu Zhao gave a presentation on the program and its expanded scope of service to include small communities. Nathan Levy gave a report on the Ombudsman's responsibilities to small businesses. DEQ Attorney O.C. Smith was invited to discuss the State Code of Ethics to the panel.

Ms. Kaster was presented a plaque of appreciation for her years of service on the panel from 1997 to 2004 by Ms. Levy at the close of the meeting. Mr. Andrew Guinn, Sr. was elected to be the new chair for the CAP.

Small business engineering staff assigned to new duties helping federal agencies in aftermath of Hurricane Katrina

Four engineers of the SB/SCAP staff have been assigned new duties during the aftermath of Hurricane Katrina. They have been assigned to work at FEMA's Command Center, the Office of Emergency Preparedness, and with DEQ's surveillance team in Baton Rouge. Another engineer has been assigned to the Civil Air Patrol flying mission trips to and from the City of New Orleans.

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WHERE TO GET HELP

THE BATON ROUGE CHAMBER OF COMMERCE

has a few places to get help on its website, www.brchamber.org, for the following information for small businesses affected by Hurricane Katrina:

- To find your New Orleans business and employer
- Office/Retail Space available in the greater Baton Rouge area (East Baton Rouge and the surrounding eight parishes.)
- Announcement of a Newcomers Guide for Fall 2005

CHASE BANK OPENS RECOVERY CENTER FOR

SMALL FIRMS at its 5321 Corporate Square branch to help companies affected by Hurricane Katrina. The center will offer a range of services from bridge loans and SBA financing to consulting services.

The center will be open from 8:30 am - 5:30 pm Monday-Friday, and 9 am - 1 pm Saturday. For more information, call the Small Business Recovery Hotline: 877-612-9362, or 1-800-841-5187, or 972-680-7387 for Disaster Relief for Hurricane Katrina.

SERVICE CORPS OF RETIRED EXECUTIVES (SCORE) OFFERS HELP

Check out SCORE's website, www.score.org, for information on disaster assistance for small businesses and counseling advice.

BOSSIER CHAMBER AND ECONOMIC DEVELOPMENT FOUNDATION OPEN BUSINESS RECOVERY RESOURCE CENTER

The Center will focus on providing assistance for business owners recovering their business, contacting employees, customers, suppliers, and obtaining important information necessary for the survival of their business in the aftermath of Hurricane Katrina. The Center will also act as a resource center for businesses transplanted to this area in the form access to computers, copiers, fax machines, reestablishing an internet presence, and use of a conference room as they work to move their business forward.

The Center is located in the heart of Bossier, 1701 Old Minden Rd, Ste. 35. Open Monday through Friday from 10 a.m. until 4 p.m. Contact Mr. Rockett with the Bossier Chamber for more information at 318-746-0252.



ENERGY STAR

Helping small businesses to save energy and money

(excerpted from January 2005 issue of Small Business Ombudsman UPDATE)

Saving energy helps the environment and saves money, too. ENERGY STAR is a government-backed program helping businesses and individuals protect the environment through superior energy efficiency.

ENERGY STAR has valuable information on their web site geared especially for small businesses that can help owners and operators cut utility bills. The Energy Star label allows businesses to easily choose equipment that will use less energy.

If a small business joins, they will receive several benefits. Joining is free and requires no reporting, no required efficiency upgrade, and your individual use of the Web site is not tracked because ENERGY STAR does not use cookies on its sites.

Business owners can download or have mailed a free 100-page guide,

“Putting Energy into Profits.” The business is under no obligation, will not be contacted unless they ask and their information will not be supplied to anyone. Network sign-up entitles businesses to call engineers toll-free at 1-888 STAR YES, and/or to send questions by email for free tech support, calculations, money-saving strategies and information.

Small business owners who have used the Web site and free help line have cut utility bills by up to 30%. ENERGY STAR Small Business Network members may submit a “success story” for public recognition and consideration for annual awards. More than 9,000 small businesses and congregations have already joined the Network as of November 2004.

For more information, visit www.energystar.gov/smallbiz/.

REMINDER: DO YOU NEED A SPEAKER FOR YOUR NEXT SAFETY MEETING? CALL YOUR REGIONAL TECHNICAL ADVISOR LISTED ON THE FRONT SHEET OF THIS NEWS-LETTER OR CALL THE HOTLINE. WE WILL BE GLAD TO COME TO YOUR FACILITY.....

**GIVE USA CALL!
1-800-259-2890**

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