

Chamber Connection

915 N. Suncoast Blvd., Crystal River, FL 34429 · 352-795-3149 · 106 W. Main St., Inverness, FL 34450 · 352-726-2801

Post-Irma help available to small businesses

The Small Business Administration has included Citrus County in their disaster declaration.

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 equipment, inventory, and other business assets. Applicants may be eligible for a loan amount increase up to 20 percent of their physical damages, as verified by the SBA for mitigation purposes. Eligible mitigation improvements may include a safe room or storm shelter to help protect property and occupants from future damage caused by a similar disaster.

For small businesses, small

agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations, the SBA offers Economic Injury Disaster Loans to help meet working capital needs caused by the disaster. Economic Injury Disaster Loan assistance is available regardless of whether the business suffered any physical property damage.

Disaster loans up to \$200,000 are available to homeowners to repair or replace disaster damaged or destroyed real estate. Homeowners and renters are eligible up to \$40,000 to repair or replace disaster damaged or destroyed personal property.

Interest rates are as low as 3.305 percent for businesses and 2.5 percent for

nonprofit organizations, 1.75 percent for homeowners and renters with terms up to 30 years. Loan amounts and terms are set by the SBA and are based on each applicant's financial condition.

Applicants may apply online using the Electronic Loan Application (ELA) via the SBA's secure website at <https://disasterloan.sba.gov/ela>.

To be considered for all forms of disaster assistance, applicants should register online at www.DisasterAssistance.gov or by mobile device at m.fema.gov. If online or mobile access is unavailable, applicants should call the FEMA toll-free helpline at 800-621-3362. Those who use 711-Relay or Video Relay Services should call 800-621-3362.

Additional details on the locations of Disaster Recovery Centers and the loan application process can be obtained by calling the SBA Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by sending an email to disastercustomerservice@sba.gov. Completed applications should be returned to a recovery center or mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The filing deadline to return applications for physical property damage is Nov. 9, 2017. The deadline to return economic injury applications is June 11, 2018.

Message from Citrus County Chamber of Commerce President/CEO Josh Wooten:

On behalf of the staff and Board of Directors of the Citrus County Chamber of Commerce, we would like to take this opportunity to thank all of the first responders, linemen, shelter workers, and everyone else who worked to keep us safe and provide services, helping us to our feet after Hurricane Irma. We are proud to advocate for our local businesses.

Once again, they have stepped up to serve our citizens and visitors during a time when they, too, were under great strain.

While we were spared from the worst of Irma's wrath, many of you suffered damage and several days without power. We all experienced gas and commodity shortages.

As we get back to normal, let us think about our neighbors across the state who didn't fare as well as we did.

As always, the Chamber is here for our community. If you suffered damage or an economic loss of any kind, we will gladly refer you to resources that can help.

New Image Award



From left: Josh Wooten, Chamber President/CEO, Harold Walker, Chamber Board member, Coressa Natteal, George Washington Carver Community Center Board President, Jennifer Duca, Chamber Ambassador and New Image Award Committee chairperson, and Clayton Jeck, chairman of the Chamber Board of Directors.

George Washington Carver Community Center

September's New Image Award recipient is the George Washington Carver Community Center.

Construction on the center, in Crystal River on Three Sisters Springs Trail, began in May 2009 and was completed in September 2016, when the center opened to the public.

It wasn't an easy road. The center received a \$125,000 grant from the U.S. Department of Housing and Urban Development in 2004, which got it started. The center's board continued fundraising efforts — held bake sales, wrapped gifts at the Crystal River Mall during the holiday season, and held banquets and dances — but the foundation sat for two years without much progress.

"We had wanted to get enough money to build the whole thing at once," said Coressa Natteal, Center board president, in 2013, "but that didn't work out, so we're doing it in phases."

In 2011 Harold Walker, recently retired from Duke Energy, happened upon the project. He committed to help the center's board members get the construction going again, and became the volunteer project manager.

Walker kept to the project's shoestring budget, finding supplies and materials anywhere he could.

Over the years, many local residents and businesses lent a hand: Lecanto's Pinecrest Construction was the contractor, and Chris Donnelly of Donnelly Architecture served as the architect; the City of Crystal River as well as Citrus County waived fees.

Built on the site of the original George Washington Carver School — the first black school in Crystal River — the completed community center represents the culmination of years of hope and hard work by the community.

The Center is now available for use by the entire Citrus County community for events such as weddings, parties, meetings, conferences, religious services, and more.

Coressa Natteal accepted the award on behalf of the Center at the September 8 Chamber luncheon at The Plantation on Crystal River.

The Sept. 21 Chamber Mixer, sponsored by Kings Bay Rotary, will be held from 5 to 7 p.m. at the George Washington Carver Center, 95 Three Sisters Trail, Crystal River. Call 352-795-3149 for more information. To learn more about the George Washington Carver Community Center, the site's history, fundraising efforts, and rental information, visit www.gwcarvercitrusco.com.

RECENT RIBBON CUTTINGS

Welcome New Chamber Members: The Chamber continues to grow weekly! We welcome our new members and thank all of them for joining the Chamber. We encourage the community to patronize their businesses.

Crystal River Watersports Art & Gift Shop

352-795-7033



The Chamber is happy to welcome Mike, Sandi, Alyssa and John Engles, owners of Crystal River Watersports Art & Gift Shop. Sue Primeau manages and Misty Terhune assists with the gift shop. Swim with the manatees daily. They also offer snorkeling, scuba diving and scuba instruction. The gift shop hosts several local artists that display clothing, jewelry, art work, figurines, wall decorations, glassware and so much more! Ambassadors to welcome them include Barbara Donohoe, Citrus County Chronicle; Carole Morrissey, Wollinka Wickle Title Insurance; Arnold Virgilio, III, Virgilio Insurance Services; Hillary Dube, HNR Gun Works; and Dennis Pfeiffer, Orkin Pest Control. Crystal River Watersports Art & Gift Shop is at 2380 N. Suncoast Blvd. in Crystal River and can be reached at 352-795-7033. Be sure to find them on Facebook!

Chamber Legacy Partners

The Chamber recognizes our Legacy Partners that have made a special

investment in the Chamber to support the programs and mission of the Chamber. For information on becoming a Legacy Partner, please contact the Chamber at 352-795-3149.



Mission of the Citrus County Chamber of Commerce

The Citrus County Chamber of Commerce is an organization of businesses unified in efforts to advance the economic growth of the region, promote the interests of the business community, provide key leadership on key commerce issues and preserve the county's quality of life.

OCTOBER IS BUSINESS APPRECIATION MONTH

FIRE UP CITRUS!

Using Local Ingenuity to Develop BIG Ideas! Oct. 5 — 6-9 p.m. at Tuscany on the Meadows at the Quality Inn and Suites, 350 E. Norvell Bryant Highway, Hernando. Admission is FREE — Complimentary hors d'oeuvres & cash bar. Produced by the Citrus County Chamber of Commerce.

"SALUTE TO BUSINESS" LUNCHEON

Oct. 13 — 11:30 a.m. at Black Diamond Ranch, 3125 W. Black Diamond Circle, Lecanto. \$23/person for Chamber members; \$25/person for non-members. Confirmed speaker: Duke Energy Florida State President Harry Sideris; invited speaker: U.S. Sen. Marco Rubio. Sponsored by Sunflower Springs ALF.

For information on all events or to purchase tickets and to RSVP, call the Chamber at 352-795-3149.

BUSINESS APPRECIATION MONTH (BAM) BBQ

(formerly known as EDC BBQ)

Oct. 19 — 6-10 p.m. at M&B Dairy, 8760 S. Lecanto Highway Lecanto. \$35/person (includes two drink tickets); tickets available at Chamber offices in Crystal River and Inverness. Produced by the Citrus County Chamber of Commerce.

BAM MIXER

Oct. 26 — 5-7 p.m. at Insight Credit Union, 1101 E. Fifth St., Crystal River. Insight hosts this special mixer in recognition of Business Appreciation Month.

Chamber events calendar

- Sept. 21 — Mixer, King's Bay Rotary and George Washington Carver Center at George Washington Carver Center, Crystal River
- Sept. 23 — BWA Women's Health & Fitness Expo at National Guard Armory, Crystal River
- Oct. 5 — Fire Up Citrus! at Tuscany on the Meadows
- Oct. 13 — Business Appreciation Month Annual Luncheon, Black Diamond
- Oct. 19 — BAM BBQ!, M&B Dairy
- Oct. 26 — BAM mixer, Insight Credit Union, Crystal River
- Nov. 3 — Chamber Luncheon at Seven Rivers Presbyterian Church; Poverty Simulation Project by United Way; Sponsor is HPH Hospice
- Nov. 11 — Lake Hernando Dragon Boat Festival
- Dec. 2 — Crystal River Christmas Parade
- Dec. 9 — Inverness Christmas Parade
- Jan. 13 & 14 — Florida Manatee Festival
- Jan. 24 & 25 — Legislative Days in Tallahassee

New date coming soon for Mermaids & Margaritas Festival!

For more information on all Chamber events, call 352-795-3149 or go to www.CitrusCountyChamber.com.