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**HOME AND PROPERTY DISASTER FINANCIAL ASSISTANCE** – The U.S. Small Business Administration (SBA) offers affordable financial help to homeowners and renters in a declared disaster area. Help is available in the form of low-interest, long-term loans for losses not fully covered by insurance or other means. You may borrow up to \$200,000 to repair or replace your primary home to its pre-disaster condition. In some cases, SBA may be able to refinance all or part of a previous mortgage (not to exceed \$200,000) if you intend to repair the damage but can't get credit elsewhere and have heavy uninsured disaster damage. Program details for the Home and Property Disaster Loans program are available at <http://tinyurl.com/ycc3fc9g>. FEMA's Fact Sheet for its Individuals and Households Program offers information on financial and direct services to eligible individuals and households affected by a disaster who have uninsured or under-insured necessary expenses and serious needs. To access the Fact Sheet, go to <http://tinyurl.com/yd5z5uuu>.

**TEMPORARY DISASTER RECOVERY CENTER OPENS NOV. 1** – A temporary Disaster Recovery Center (DRC) will open Wednesday, Nov. 1, at the Florida Department of Health in Volusia County, 1845 Holsonback Drive, Daytona Beach. Hours are 8 a.m. to 8 p.m. through Sunday, Nov. 5. This center is available for people who want to meet in person with a FEMA or SBA representative. Residents do not need to go to the center, though; they can register online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or call 800-621-FEMA (3362). Anyone unable to visit the DRC should call the SBA Customer Service Center toll-free at 800-659-2955 from 8 a.m. to 9 p.m. Monday through Friday, or visit the SBA website at [www.sba.gov/services/disasterassistance](http://www.sba.gov/services/disasterassistance). Staff from Volusia County Community Services will be available at the Disaster Recovery Center to help people affected by Hurricane Irma from 8 a.m. to 5 p.m. Wednesday, Nov. 1, through Friday, Nov. 3.

**VOLUSIA COUNTY QUARTERLY ECONOMIC BRIEFING** – The next quarterly economic development briefing from the Volusia County Economic Development Division will be at 7:45 a.m. Friday, Nov. 3, in the Dennis R. McGee Room at Daytona Beach International Airport. For more information, call 386-248-8048.

**STETSON ENTREPRENEURSHIP PROGRAM ANNOUNCEMENT** – To further promote community outreach and development, Stetson University has appointed Luis Paris as assistant director of the Joseph C. Prince Entrepreneurship Program. Paris, who holds an M.B.A. from Stetson, is an instructor of international business and new venture creation in the School of Business Administration. The Stetson program, housed in the Department of Management, now offers students a major in entrepreneurship and two minor options. According to the Bureau of Labor Statistics, entrepreneurship plays a vital role in the growth of the U.S. economy. In fact, small businesses account for 54 percent of U.S. sales, 55 percent of jobs and 66 percent of new net jobs. Paris has launched three startup businesses and is active in the local business community as an organizer for 1 Million Cups Daytona Beach. He is also an advisory board member for the UCF Business Incubator in Daytona Beach and a founder of Innovate Daytona.

**FREE GROWFL WEBINAR: HOW PEOPLE DRIVE PROFITS** – GrowFL will present a free webinar from 9 to 10 a.m. Nov. 8 featuring Stephen King, CPA, CGMA, division president of Insperty Financial Management Services and CEO of GrowthForce. King will discuss the value drivers in today's business and review five steps to profitability: strategy, talent management, written goals, keeping score, and recognition and rewards. King will present the human capital analytics of these steps as a way to increase the ROI on the investment known as payroll. For more information, contact Virgil Kimball at [386-248-8048](tel:386-248-8048).

**INTERSTATE 95 CONSTRUCTION UPDATE** – The southern end of the I-95 widening project is complete, with three lanes open. The section is approximately 10.5 miles, from State Road 44 to south of Interstate 4 (I-4). The project included paving 10.5 miles of interstate, reconstructing the Spruce Creek bridges, reconfiguring the I-95 southbound off ramp at State Road 44, and reconstructing the State Road 421 interchange (including bridges and on/off ramps). The next steps include the I-4 and U.S. 92 interchanges.

**FLORIDA AEROSPACE & DEFENSE WORKFORCE/STEM SUMMIT** – Save the date for the summit Nov. 15 and 16. Join leaders from industry, government and academia to discuss Florida's growing aerospace and defense industry and opportunities for the current and future workforce talent. For information and registration, visit <http://tinyurl.com/y8uafmdt>.

**PORT CANAVERAL** – As reported by Cruise Fever, Port Canaveral has announced that CH2M will design a new cruise terminal for the port. The new terminal will join the port's Cruise Terminal One, also designed by CH2M, in its ability to serve ships like Royal Caribbean's Oasis-class, with capacities of more than 5,400 passengers. The berth will also strengthen Port Canaveral's position as the second busiest cruise port in the world, an in-demand port-of-call and a popular vacation destination.

**NEWS ITEMS WANTED!** – Please send your business news items to Joanne Magley, Volusia County Community Information director, at [jmagley@volusia.org](mailto:jmagley@volusia.org). If you wish to be removed from this weekly broadcast, please let us know.