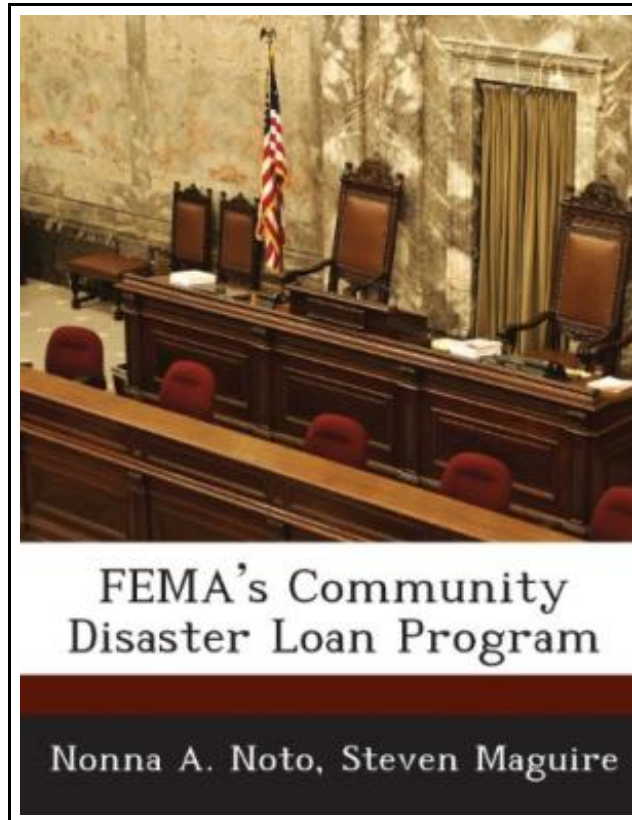


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Bibliogov, United States, 2013. Paperback. Book Condition: New. 246 x 189 mm. Language: English . Brand New Book ***** Print on Demand *****.Areas struck by disaster often experience a destruction of property and decline in economic activity. Tax collections for affected local governments may fall substantially as a consequence. The unexpected loss of revenue coupled with the increased financial needs for responding to a natural disaster or terrorist act may lead local governments to seek assistance from the federal government. This report examines the federal Community Disaster Loan (CDL) program, authorized by Section 417 of the Stafford Act and administered by the Federal Emergency Management Agency (FEMA). The CDL program is intended to assist local governments that experience revenue losses as the result of a presidentially declared major disaster. The traditional CDL program provides for loan forgiveness (cancellation) when it is determined for three fiscal years following a disaster that the affected government will not be able to repay the loan. From the initiation of the program in August 1976 through September 30, 2005, of the total of \$233.5 million in principal advanced, \$225.7 million, or 97 , was for loan amounts that were cancelled. Five loans in excess of \$5 million accounted for 90 of cancelled principal. In 2000, a \$5 million limit was placed on a loan that any one jurisdiction can receive through the traditional CDL program for a single disaster. On October 7, 2005, both houses of Congress approved and President Bush signed the Community Disaster Loan Act of 2005 (CDLA), P.L. 109-88. Previously, P.L. 109-62, the second emergency supplemental bill enacted following Hurricane Katrina, had appropriated \$50 billion in disaster assistance. CDLA provided for up to \$750 million of those funds to be used to support special community disaster loans, up to a total of...



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