

FEMA/SBA and Individual Assistance Twitter Space Chat

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KEVIN: Good morning, Twitter Space! I'm Kevin Sur with the Federal Emergency Management Agency, or FEMA.

LILIANA: And I'm Liliana Tschanett with the Small Business Administration, or SBA.

KEVIN: We're here on Twitter Space to remind you the deadline to apply for federal disaster assistance is Monday, Dec. 6. Today we'll cover how to apply for FEMA and SBA assistance as well as how FEMA provides Individual Assistance to disaster survivors.

FEMA provides Individual Assistance (IA) to eligible individuals and households who have sustained losses as a direct result of a disaster that receives a federal disaster declaration. Today's guest speaker is our FEMA Region 2 Individual Assistance Branch Chief, Julie Blanciak. Thank you for joining us, Julie.

JULIE: Good morning, everyone!

KEVIN: Before we begin, we'd like to remind those who were affected by the remnants of Hurricane Ida that the deadline to apply for FEMA assistance is Monday, Dec. 6. There are several ways to apply. Visit DisasterAssistance.gov; register with the FEMA app; or call 800-621-FEMA, that's 800-621-3362.



If you use a video relay service, captioned telephone service or others, give FEMA the number for that service. Helpline operators are available from 8 a.m. to 7 p.m. daily. Press 2 for Spanish. Or Press 3 for an interpreter who speaks your language.

You can also stop by a Disaster Recovery Center, or DRC, in one of the affected counties. This includes the Bronx, Dutchess, Kings, Nassau, Orange, Queens, Richmond, Rockland, Suffolk and Westchester counties. Please note, Orange County was just recently added to this list. DRC locations are listed at fema.gov/drc.

DRCs are a one-stop shop for disaster survivors, where FEMA is co-located with the State and the SBA to assist with disaster assistance registration, answer questions, and help connect you with other resources available for recovery.

Homeowners, renters, and business owners affected by Hurricane Ida may apply for FEMA assistance.

If you have homeowner's or renter's insurance, file a claim as soon as possible. FEMA cannot duplicate benefits for losses covered by insurance. So, if you are uninsured or underinsured, you may be eligible for FEMA assistance.

Disaster assistance may include financial assistance for temporary lodging and home repairs, along with other programs to assist families recover from the effects of the disaster.

FEMA is working closely with our state and local partners, as well as voluntary, faith-based and nonprofit organizations to get disaster survivors the resources they need.

Liliana, from the Small Business Administration, will now explain how the SBA helps disaster survivors. Liliana?

LILIANA: Thank you, Kevin! In times of disaster, the Small Business Administration assists homeowners, renters, nonprofit organizations and businesses of all sizes.

The SBA offers low-interest loans that provide the funds necessary to repair, rebuild and recover. These loans are intended to cover what isn't covered



by insurance or other recoveries and can provide the funds to allow you to get your property back to where it was, pre-disaster.

The SBA loan application is an important part of the recovery process. If you're referred to the SBA, it is important that you complete and return the application even if you don't want a loan or don't feel you can afford one. If we agree a loan isn't appropriate, we will refer you back to FEMA, potentially for additional grant assistance. However, if you don't submit an application, the process stops.

An SBA loan can cover real estate damage and damage to personal property – including automobiles - for homeowners, personal property for renters, and all types of business assets for business owners. Real estate, machinery and equipment, furniture and fixtures, leasehold improvements, lost inventory. And we can also provide working capital so businesses can meet their ongoing operating expenses until things return to normal.

Businesses and individuals may also obtain information and loan applications by calling the SBA's Customer Service Center at 1-800-659-2955 or emailing DisasterCustomerService@sba.gov or visit SBA's website at www.SBA.gov . Back to you Kevin for more information on the registration process with FEMA.

KEVIN: Thanks, Liliana! It looks like we have a couple questions here for the SBA here from our audience. Our first question is: When do payments begin on an SBA disaster loan for Hurricane Ida?

LILIANA: For this declaration, the first payment is not due until 18 months from the SBA Promissory Note date. This allows time for repairs and replacements to begin prior to the start of loan payments.

KEVIN: Good question! Next, we have: I have a vacation home that was damaged. Am I eligible for an SBA disaster loan?

LILIANA: Yes, if the vacation home is used as a rental property and shown on your federal income tax return, you may submit an SBA business loan application.

KEVIN: Great point! For our final question regarding SBA, we have: What happens if I receive a grant or insurance money after the SBA disaster loan is approved?



LILIANA: You are required to use those funds to pay down the SBA disaster loan to prevent a duplication of benefits.

KEVIN: All right! You heard it here from our SBA representative, Liliana Tschanett! Thanks again, Liliana!

Now, I want to point out, once your registration has been processed through FEMA and your SBA loan has been submitted, you will receive a Determination Letter from FEMA either electronically or in the mail. That letter may include eligibility notifications or a request for additional information. Please read it carefully.

This letter informs disaster survivors whether or not they are eligible for FEMA assistance as well as an explanation of the appeals process.

If FEMA determines you are ineligible for assistance, you are encouraged to file an appeal. The process is outlined in the determination letter and can also be found on [DisasterAssistance.gov](https://www.DisasterAssistance.gov). Appeals must be in writing and mailed within 60 days of the date of FEMA's decision letter.

Please read the determination letter carefully to understand why FEMA decided you were "ineligible." It could be something as simple as they need additional documentation.

Now, let's return to our guest speaker, Julie Blanciak, our Individual Assistance Branch Chief. Julie, thanks for being here today. Can you explain to us what is Individual Assistance?

JULIE: Thank you, Kevin! Individual Assistance is a program within FEMA that provides assistance to individuals and families who are impacted by disasters; we're comprised of several programs and functions that address a variety of disaster-caused unmet needs.

The first of these is Mass Care and Emergency Assistance which is the provision of life-saving and life-sustaining services that are generally provided prior to, during, and immediately following an incident.

Our Individuals and Households Program, or IHP, provides direct and financial assistance to eligible applicants who have sustained damage to their primary



homes, vehicles, or personal property due to a disaster.

At the request of the state, FEMA also may implement several Human Services programs to support an individual in their recovery. Disaster Unemployment Assistance is administered by the state unemployment agency and provides temporary benefits to individuals whose employment or self-employment has been lost or interrupted as a direct result of the disaster and who are not eligible for regular unemployment insurance.

FEMA also partners with the Young Lawyers Division of the American Bar Association to implement Disaster Legal Services, which provides confidential legal assistance to low-income individuals who are unable to secure legal services to meet their unmet disaster caused needs. Typical services include help with insurance claims, drawing up documents lost in the disaster, help with home repair contracts and contractors, landlord/tenant issues, and FEMA appeals.

KEVIN: When does IA start? Do you just come in when a disaster occurs?

JULIE: While our programs are time-limited during a disaster, IA is always active even during non-disaster times. In fact, we invest a lot of time in getting prepared for an event. Our preparedness efforts include a lot of trainings for our staff as well as our state and local partners, developing strategic and operational plans for how we're going to implement our programs, and continually exercising and improving those plans.

One of the most important things we do pre-disaster is develop and maintain strong relationships with our whole community of partners. I've mentioned state and local governments, but there are many other federal agencies and community, faith-based, and voluntary organizations who we collaborate with to help address a wide range of needs that may be caused by a disaster.

KEVIN: It sounds like IA does a lot to prepare for disasters. When an incident happens, do IA programs immediately turn on?



JULIE: For FEMA to provide assistance, the President must declare that an emergency or major disaster exists; programs are then authorized based on the need of the disaster. Under an emergency declaration, which can sometimes happen even before a disaster hits... like when we are bracing for a hurricane... IA programs can be made available to provide immediate and short-term assistance essential to save lives, protect public property, health, and safety, or to lessen or avert the threat of a catastrophe.

Our Mass Care and Emergency Assistance program is always made available under an emergency declaration. It is comprised of 7 life-saving and life-sustaining services or activities: sheltering, feeding, distribution of emergency supplies, support to individuals with disabilities and others with access and functional needs, reunification services for adults and children, support to household pets and service animals, and mass evacuee support.

Mass sheltering is traditionally provided in a congregate setting but due to COVID most recent sheltering has been through a non-congregate sheltering program administered by local jurisdictions.

Mass Care services are delivered directly to survivors by state, local, tribal, or territorial governments and voluntary, FB, and community-based organizations. FEMA's role typically is to provide technical assistance, resource support, and overall coordination in the delivery of services.

One critical function during this time is coordination with our partners who are providing services and addressing gaps in needs; this assistance is provided through FEMA's Voluntary Agency Liaison staff, our VALs.

The mission of FEMA VALs is to establish, foster, and maintain relationships among government, voluntary, faith-based, and community partners. Through these relationships, the VALs support the delivery of inclusive and equitable services and empower and strengthen capabilities of communities to address disaster-caused unmet needs.

KEVIN: How does FEMA assess if IA will need to be turned on to help survivors?



JULIE: When a state government determines that an incident has exceeded their capability to respond, the Governor may request a declaration from the President through FEMA, who evaluates specific factors to determine whether there is a need for IA using information submitted by the governor in their declaration request.

While there are many factors considered in the Governor's request, damage assessments form the basis of the Governor's decision to make that request and are a powerful influence on the President to grant the request.

The process starts at the local level where damage details are initially collected, shared, and validated by state authorities through an Initial Damage Assessment.

The IDA is the basis on which all additional disaster assistance is provided. With information gathered during the IDA, the state can make an informed request to FEMA for a joint Preliminary Damage Assessment (PDA), in which FEMA, the state, and the local or county government document the impact and magnitude of a disaster on individuals, families, businesses and public infrastructure. PDAs are an essential element in the process of determining the need for an Individual Assistance declaration.

KEVIN: Once there is an IA declaration, what are some of the ways that IA can help people recover?

JULIE: We actually have several programs and functions within IA that serve to help survivors recover from a disaster.

Earlier I mentioned our Individuals and Households Program (IHP); this program provides assistance to homeowners and renters who may be eligible for Housing Assistance and Other Needs Assistance. This assistance is intended for those who have uninsured or under-insured necessary expenses and serious needs resulting from the disaster, and which cannot be met through other means or forms of assistance.

Housing Assistance covers rental assistance, home repair, or home replacement, while Other Needs Assistance can cover things like personal property, medical/dental expenses, increased childcare costs, moving and storage



expenses, and other expenses.

As of yesterday, December 2nd, FEMA has approved more than \$163 million dollars for individual assistance for survivors of Hurricane Ida in New York. And as we continue to get more applications, that number will go up. The deadline to apply for assistance has just been extended to Tuesday, January 4th but we encourage individuals to register sooner rather than later.

There are several ways to register for this assistance, but first a survivor should call their insurance company, file a claim, and see what's already covered. FEMA will not duplicate benefits that are received through insurance, other government programs, or other sources.

To register, an individual can call the 800 number, 800-621-3362; it should take approximately 20 minutes to complete the process. This helpline is open from 7am – 11pm every day. They can go online to disasterassistance.gov, which is probably the quickest and most convenient way to register. They can download and use the FEMA app on their smartphone. Or they can visit one of our Disaster Recovery Centers.

I've already told you about how our FEMA VALs work with key partners early in the disaster to help coordinate delivery of life-saving and life-saving services. The VALs also play a critical role throughout the disaster in helping to identify and address unmet needs after FEMA assistance and other resources have been exhausted. VALs support and advise voluntary, faith-based, and community-based organizations in forming Long Term Recovery Groups; these organizations continue to address those unmet needs for months, sometimes years, after the disaster.

KEVIN: Thanks, Julie! Before you go, we have some questions here from our audience. For our first question, someone asked: Why didn't I receive money to make all repairs to my home?

JULIE: The FEMA Individuals and Households Program provides financial assistance and direct services to eligible individuals and households who have uninsured or underinsured necessary expenses and serious needs as a result of a



Presidentially-declared disaster.

IHP assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster.

IHP assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet basic needs and supplement disaster recovery efforts.

Home Repair Assistance is intended to make the damaged home safe, sanitary, or functional. It is not intended to return the home to its pre- disaster condition.

KEVIN: Nicely put, Julie! Thank you. We have one more question here, and it is: FEMA denied me for assistance, what can I do?

JULIE: If you disagree with FEMA's decision you can appeal it.

Appeals must be submitted within 60 days of the date of this letter.

You'll need to provide;

- A written and signed letter explaining why you disagree with FEMA's decision and copies of any documents supporting your appeal, including proof of your disaster-caused losses.
- All documents, receipts, bills, and/or estimates must include contact information for the service provider, allowing us to verify the information.
- Please write the disaster number and your FEMA application number on all submitted documents. These numbers are printed above your name and address at the beginning of this letter. Please keep all original documents for your records.
- Appeals must be signed by you, the co-applicant, or a third party authorized to appeal on your behalf. If you authorize a third party to act on your behalf, you must submit a signed and written statement explaining the type of information that may be shared, and name of the authorized third party.

You can send your appeal letter by mail or fax or upload it to your DAC account.



Mail to: FEMA P.O. Box 10055 Hyattsville, MD 20782-8055

Fax to: 800-827-8112 Attn: FEMA

Upload to: www.DisasterAssistance.gov

To check the status of your appeal, or to notify FEMA of any change to your mailing address or contact information, or for more information about your application, please visit www.DisasterAssistance.gov and select Check Your Application Status, or call FEMA's Helpline at 800-621-FEMA (3362).

KEVIN: Thank you for that explanation, Julie! It was a pleasure having you fill us in on the role of FEMA's Individual Assistance team.

JULIE: Thank you very much for having me here today, Kevin.

KEVIN: Thanks again. All right, Twitter Space! Here's a quick recap on the FEMA assistance application process. I'm Kevin Sur with FEMA.

LILIANA: And I'm Liliana Tschanett with the SBA.

KEVIN: The deadline to apply for FEMA assistance is Monday, Dec. 6. Be sure to apply if you're a homeowner, renter, or business owner who has been affected by Hurricane Ida within New York's 10 eligible counties.

You can visit DisasterAssistance.gov; register with the FEMA app; call 800-621-FEMA, that's 800-621-3362. Or, stop by a Disaster Recovery Center in one of the affected counties. Locations are listed on fema.gov/drc.

LILIANA: After registering with FEMA, some disaster survivors may be asked to fill out an SBA application. We provide low-interest disaster loans to individuals, families, businesses and nonprofit organizations. You must complete and return



FEMA

your SBA application to be considered for certain types of grant assistance. If we determine we cannot offer you a loan, we will refer you back to FEMA, for other types of assistance. But you must complete and return the SBA application. Without a completed application, the process stops.

KEVIN: When you apply for FEMA assistance, please have the following available

- A current phone number where you can be contacted
- Your address at the time of the disaster and the address where you are currently staying
- Your social security number
- A general list of damage and losses
- And, if insured, the policy number or the agent and/or the company name

Again, visit DisasterAssistance.gov; download the FEMA app; call 800-621-FEMA, that's 800-621-3362. Or, stop by a Disaster Recovery Center. You can find DRCs near you at fema.gov/drc.

LILIANA: Apply and let the process work for you.

KEVIN: Thank you for listening to us Live on Twitter Space.

