

FEMA/SBA Twitter Space Chat Part 2

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Scott Sanders, FEMA PIO

Carl Dombek, SBA PIO

Scott: Good morning, Twitter Space! We are happy to be with you today. My name is Scott Sanders with the Federal Emergency Management Agency or FEMA, and with me is Carl Dombek with the Small Business Administration or better known as the SBA... Good morning, Carl.

Carl: Good morning, everyone!

Scott: We are joining you this morning to discuss what disaster assistance is available to individuals in the State of New York who were affected by the Hurricane Ida back in early September. We are working closely with New York State officials, local leaders, and other partners to connect survivors with the resources they need to start their recovery. Currently, there are 9 counties in New York eligible for FEMA assistance. Those are **Bronx, Dutchess, Kings, Nassau, Queens, Richmond, Rockland, Suffolk and Westchester counties.** Homeowners, renters, and business owners in those 9 counties who were affected by Hurricane Ida are eligible to apply for FEMA disaster assistance.

Carl: We know the process of applying for disaster assistance can be confusing and overwhelming especially in your time of need when you're already stressed to the max. We're here today to break down the process, explain how to get help, what types of help are available through FEMA and the SBA, and address the common misconceptions surrounding it all.

So, Scott, should everyone who was affected register through FEMA?

Scott: If you have damages that are uninsured, or under-insured, then absolutely you should apply. While FEMA's main program for disaster survivors is Individual Assurances for homeowners and renters, FEMA can refer disaster survivors to other federal, state and volunteer programs that may be able to provide other types of assistance.



FEMA

Carl: You mentioned homeowners and renters. What assistance can individuals or households register for through FEMA?

Scott: The Individual Assistance program provides FEMA disaster grants help pay for temporary housing, essential home repairs, personal property replacement and other serious disaster-related needs not covered by your insurance or other sources, and FEMA disaster grants are not considered taxable income.

As of yesterday, October 28th, FEMA has approved almost **\$130 million dollars** for individual assistance. And as we continue to get more applications, that number will go up. The deadline to apply for assistance is **Monday, December 6th** and we encourage survivors to register sooner rather than later.

Carl: And how do people go about registering? What do they need to know?

Scott: Well, the first thing folks should do if they sustained damage from Hurricane Ida, is call their insurance company. File a claim and see what is covered. It's important to understand that FEMA cannot duplicate benefits. And insurance is really the first source of disaster related recovery funding for individuals. FEMA disaster assistance focuses on your immediate unmet needs, those things that are uninsured or underinsured. FEMA funds cannot duplicate assistance you may get from insurance or other sources, but it can supplement those funds to help you get back on your feet.

Carl: So, after an individual files a claim with their insurance company, what's next?

Scott: After you file with insurance, the next step is registering with FEMA. [You can do this in several different ways:](#)

- Call our 800 number – **800-621-FEMA----- 800-621-3362**
- Go online to DisasterAssistance.gov, which can be the quickest way to register
- Download the FEMA app on your smart phone or tablet and register with the app
- Or you can visit a Disaster Recovery Center or DRC.

Again, the deadline to register is December 6th, but don't wait until the last minute!



Carl: If you're not familiar with DRCs, they are one-stop shops for disaster survivors, where FEMA , NY State representatives, and the SBA are co-located to help with disaster assistance registration, answer any questions, and help connect them with resources available for recovery.

Scott: I also want to mention that FEMA provides translation and interpretation services at the DRCs in order to reach out and communicate with disaster survivors who speak little or no English. FEMA also has staff and technology to support disaster recovery for those who are deaf, hard-of-hearing or have low vision.

- FEMA also has Disaster Survivor Assistance Teams going door-to-door in impacted communities. They are helping individuals register or answering questions they may have. If you see them out on the street, they'll be in FEMA vests and have ID badges, feel free to approach them. They are there to help.

Carl: And it's important to note that a shirt with a logo or a business card is NOT an ID badge. Ask to see the badge. Now Scott, what information or documents do you need to register with FEMA?

Scott: When you register with FEMA, you will need to have:

- A current phone number where you can be reached
- Your address at the time of the disaster AND the address where you are staying now
- Your social security number
- A general list of damages and losses
- And lastly, if insured, you'll need your insurance policy number and the company name If you register online, you can actually upload all of your documentation to your account.

Even if you are a renter, you may be eligible for help to replace personal property such as furniture, appliances, school supplies, vehicle repairs, medical and dental bills related to the disaster.

Carl: Then what can you expect?

Scott: Once you apply for assistance, FEMA is required to verify the reported losses to determine eligibility for assistance. Each application is treated



individually. If a FEMA inspection is required, the inspector will contact you within 14 days. Please make sure that the contact information on your application is correct and return the inspector's call promptly to expedite your claim. Remember that the inspector may contact you via phone call, text message, or email and that the call may come from an unfamiliar area code. If you do not hear from the inspector within 14 days, call the FEMA Helpline at **800-621-3362** or visit the nearest Disaster Recovery Center to check on the status of your application. Due to COVID, FEMA inspectors are mostly doing virtual or exterior inspections at this time, and usually will not be going into your home. The safety of our staff and disaster survivors is our top priority. This does not change the quality of inspection given or affect the assistance you may receive – we just want to keep everyone safe.

Since this is a flood disaster, we need to talk about mold. Mold can pose some serious health risks and should be removed as soon as possible. When you apply for FEMA assistance, you may be eligible for a one-time \$300 Cleaning and Sanitizing grant to help with Ida cleanup costs.

Carl: So, let's recap what we've gone over.

Scott: Sure, so for those just joining us, my name is Scott Sanders with FEMA and I'm joined by Carl Dombek with SBA and we're discussing what disaster assistance is available to individuals in the State of New York who were affected by the Hurricane Ida. So far, we've covered the importance of filing an insurance claim first, registering with FEMA before the December 6th deadline, and being contacted by a FEMA inspector to verify the damages. Next, you may receive a request to fill out an SBA loan. This is a necessary step to be considered for additional disaster assistance. I'll turn it over to Carl now to discuss more about how SBA can help disaster survivors. Carl?

Carl: Thanks, Scott. Again, I'm Carl Dombek with SBA.

Even though the words "Small business" are in our name, in times of disaster we help all disaster survivors: homeowners, renters, and nonprofit organizations in addition to 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 crunch the numbers and agree a loan isn't appropriate, we will then 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.

Homeowners and renters can borrow up to \$40,000 for personal property -- based on the value of what was damaged -- homeowners can borrow an additional \$200,000 for real estate damage, and businesses can borrow up to \$2 million for physical damage, economic injury, or a combination of the two. Interest rates are low, terms can go as long as 30 years, and the first payment is deferred 18 months from the date of the note to give you time to make repairs and get back to normal before you start repaying us.

As with FEMA, we can't duplicate benefits from other sources, like insurance companies, but I would stress: **FILE A CLAIM BUT DO NOT WAIT FOR THAT CLAIM TO SETTLE BEFORE FILING FOR ADDITIONAL ASSISTANCE.** If we can offer you a loan, we'll coordinate with your insurance company to make sure we don't duplicate benefits.

Also, as with FEMA, we too will have an inspector contact you about your losses. Please understand that the SBA inspector and the FEMA inspector are looking at things differently, so don't ignore the second inspector who calls you; it's not a mistake, nor is it a duplication.

After the inspection, we'll get you to a loan officer who will look over the number and talk to you -- if you're reachable -- before making a decision.



To date, the SBA has approved over \$67 million for New Yorkers damaged by the remnants of Hurricane Ida, with more in process.

Scott: Thanks for that, Carl. I know sometimes it can be confusing to survivors why they receive an SBA loan application, so it's great to hear from you about all the ways SBA can help on the road to recovery.

So, once your registration has been processed through FEMA and your SBA loan application has been submitted, and everything has been done on your end, you will then receive a Determination Letter from FEMA in the mail (electronically or via post office). We encourage individuals to please read that letter carefully. It may include eligibility notifications or a request for additional information.

The letter will inform the applicant, or disaster survivor, of the types of assistance FEMA has determined you are eligible or ineligible to receive, the amounts of assistance FEMA is providing from each eligible need, the reasons you are ineligible, an explanation of the appeals process, and other key information regarding disaster assistance, including proper use of funds.

Carl: So, what does an applicant do if they are not satisfied with FEMA's determination ... if they think FEMA got something wrong?

Scott: We encourage those not satisfied with their determination to file an appeal. That process should be outlined in the determination letter. You must file an appeal in writing within 60 days of the date the decision letter was received. Be sure to provide documentation of the damage that affected your essential living space or made your home uninhabitable. That includes repair estimates, contractor bids, receipts, and photos. You can visit DisasterAssistance.gov for more information on how to file an appeal, or you can go to a DRC to get help filing an appeal.

Carl: Scott, it's also important to note that disaster survivors who are declined an SBA loan ALSO have the right to appeal. If we decline you for a loan and you don't think that's the correct decision, you can request reconsideration within six months of our decision letter.

So...that's a lot of information. Where can people go with questions or assistance with all of this?



Scott: We encourage disaster survivors to please reach out to FEMA for any assistance they need. We are here to help. You can call 800-621-3362, visit DisasterAssistance.gov or stop by one of our Disaster Recovery Centers located throughout the affected counties here in New York. To find one nearest you, go to fema.gov/drc. Again, these 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 any questions, and help connect them with resources available for recovery.

Carl: I think it's important to remind people to be wary of any suspicious activity. Although disasters like this can bring out the best in people and communities, it can also bring out the worst in a few. Sometimes after disasters, scam artists, identity thieves, and other criminals attempt to take advantage of disaster survivors. We urge residents to please watch out for this and report any suspicious activity.

Scott: Excellent point, Carl. It's important to know that federal and state workers do not solicit or accept money. FEMA and SBA do not charge for disaster assistance, inspections, or help completing applications.

We also encourage you to watch out for fake inspectors. ALL FEMA personnel, inspectors and contractors will have an official laminated, government-issued photo identification. Please ask to see it. Housing inspectors will also have the applicant's nine-digit registration number, so make sure those match.

If you suspect any suspicious activity, you can call the 800 number (which is 800-621-3362) or report any activity to our FEMA Disaster Fraud Hotline at 866-720-5721.

Carl: That's a lot of information, Scott. Is there anywhere disaster survivors can find this online?

Scott: Absolutely, Carl. You can go online to DisasterAssistance.gov for any information about registering with FEMA. And we have some great resources specific to the New York disaster on there as well.

We want to stress again that FEMA is working to support the State of New York, with help from our local and voluntary organizations... recovery is really a whole



community approach. FEMA assistance is only a small piece to the puzzle, and insurance is truly the best source of funding to recover from disasters.

IF TIME, GO TO FAQ SHEET!!!

OUTTRO:

Thank you for joining us today. Again, I'm Scott Sanders with FEMA...

Carl: And I'm Carl Dombek with SBA. Thank you for listening.

Scott: Again, everything we covered today is available on DisasterAssistance.gov or by calling 800-621-3363. Or you can find a Disaster Recovery Center nearest you at fema.gov/drc. A reminder that the registration deadline for FEMA assistance is Monday, December 6th.

As our time on here comes to an end, we just want to remind everyone that FEMA and the SBA will continue supporting the State until we reach every disaster survivor... we know our work here is not done. Thank you for listening, we hope you found this information helpful. And we look forward to more of these events in the coming weeks. Thank you, and we are signing off.

FAQ SHEET:

Carl: So, we know we've thrown a lot of information at you, so let's recap the application process. Scott?

Scott: Thanks, Carl. Let's walk through the steps one more time...

To apply for assistance with FEMA, you will need to take the following steps:

- **Step One:** If you have insurance, **you must file a claim with your insurance company.**
- **Step Two:** Make a list of damaged/lost items, take photos of your damaged home and belongings, and save any receipts you may have for your out of pocket expenses.
- **Step Three:** Apply for disaster assistance by



- Calling our 800 number – 800-621-3362
- Going online to DisasterAssistance.gov, which can be the quickest way to register
- Using the FEMA app
- Or visiting a Disaster Recovery Center

And I do want to mention as well that we have language interpreters available in a variety of languages, so we can assist all disaster survivors.

- FEMA also have Disaster Survivor Assistance Teams going door-to-door in impacted communities. They are helping individuals register or answering questions they may have. If you see them out on the street, they'll be in FEMA vests and have ID badges, feel free to approach them with questions or help.

Now I'll pass it over to Carl, to give a brief overview of what SBA can offer disaster survivors. Carl?

Carl: BRIEF OVERVIEW OF SBA...

Scott: What's a common misconception with the SBA?

Carl: The biggest misconception is that we only help small businesses...
(elaborate)

Scott: Now, let's talk about one of the misconceptions of FEMA assistance. FEMA assistance is not a substitute for insurance and cannot make you whole. We are here to address uninsured or under-insured necessary expenses and serious needs. FEMA assistance is intended to meet your basic needs and supplement disaster recovery efforts.

Through our IHP Assistance may include:

- Funds for temporary housing while you are unable to live in your home, such as rental assistance, or reimbursement for hotel costs
- A temporary housing unit, if approved for the disaster, when you are not able to use rental assistance due to a lack of available housing resources
- Funds to support the repair or replacement of owner-occupied homes that serve as the household's primary residence, including privately-owned access routes, such as driveways, roads, or bridges



- Funds for other uninsured or under-insured disaster-caused expenses and serious needs, such as repair or replacement of personal property and vehicles, or funds for moving and storage, medical, dental, childcare, funeral, and other miscellaneous items approved by your state, territory, or tribal government
- Funds for hazard mitigation assistance to help eligible homeowners repair or rebuild stronger, more durable homes.

What FEMA assistance is available is specific to an individual's or a household's specific case, so again, please reach out to FEMA with your immediate needs and find out what we can do for you.

And FEMA assistance is just one piece of recovery. We are working closely with our state and local partners, as well as our voluntary, faith-based and nonprofit organizations to get disaster survivors the resources they need.

Visit DisasterAssistance.gov or call 800-621-3362 or stop by one of our Disaster Recovery Centers setup throughout the affected counties. You can find one nearest you at fema.gov/drc. We are currently sitting out front of the Staten Island DRC in Richmond County, which is open Monday through Saturday, from 10am to 6pm, and I'll tell you, it's a great opportunity to come in and speak with all our partners are once—FEMA is co-located here with the State and the Small Business Administration to assist with disaster assistance registration, answer any questions, and help connect them with resources available for recovery.

GO TO OUTTRO

