

# FEMA/SBA & Voluntary Agency Liaisons 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 are back on Twitter Space to remind you the deadline to apply is Monday, Dec. 6. Today we'll cover how to apply for FEMA and SBA assistance, available programs, as well as appeals.

Today we have two special guests, FEMA's Voluntary Agency Liaisons, also known as VALs. VALs works with voluntary, faith-based and community stakeholders in New York to help strengthen disaster recovery capabilities by coordinating with partner organizations and government agencies. Today we welcome Kimberly Grisham and Tamara Theiler. Kimberly is a Region 2 VAL working with New York state and local New York jurisdictions and Deputy Individual Assistance Branch Director for the response and recovery from Hurricane Ida. Tamara is the VAL Group Supervisor in New York for the response and recovery to Hurricane Ida. Thank you for joining us today, Kimberly and Tamara.

**KIMBERLY:** Good morning, all!



**TAMARA:** Thanks for having us!

**KEVIN:** Before we dive into discussing all the great things the Voluntary Agency Liaisons have been doing for our New York communities, let's run through a few important reminders. 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 you can apply. Visit [DisasterAssistance.gov](https://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 **Bronx County, Dutchess County, Kings County, Nassau County, Queens County, Richmond County, Rockland County, Suffolk County and Westchester County**. DRC locations are listed at [fema.gov/drc](https://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:** 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](mailto:DisasterCustomerService@sba.gov) or visit SBA's website at [www.SBA.gov](http://www.SBA.gov) . Back to you Kelvin for more information on the registration process with FEMA.

**KEVIN:** Thank you, Liliana.

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. Please read that letter carefully. It may include eligibility notifications or a request for additional information.

The letter will inform the disaster survivor whether they are eligible or ineligible for FEMA assistance, an explanation of the appeals process, and other



key information regarding disaster assistance.

If FEMA determines you are ineligible for assistance, we encourage you to file an appeal. That 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.

In the appeal, explain why you disagree with the decision. You must submit a written request that includes your full name, FEMA application number, disaster number, address of the damaged property and your current mailing address, your date of birth and your signature.

Include any supporting documents, such as contractor estimates or denial letters from insurance companies with your appeal request.

Appeals can be physically brought to your local Disaster Recovery Center, uploaded online at [DisasterAssistance.gov](https://www.disasterassistance.gov), faxed to 800-827-8112, or mailed to the FEMA Individuals & Households Program National Processing Service Center at P. O. Box 10055, Hyattsville, MD 20782.

Visit a FEMA Disaster Recovery Center or call 1-800-621-3362 for more information.

Now, let's return to our guest speakers. Today we bring you Kimberly Grisham and Tamara Theiler, our FEMA Voluntary Agency Liaisons. Kimberly, Tamara, would you mind explaining to us What is a Voluntary Agency Liaison and what do they do?

**KIMBERLY/TAMARA:** The role of the FEMA voluntary agency liaisons, or VALs for short, is to be a connection between FEMA and the voluntary, faith-based, community-based, and private sector organizations, local government entities, and other Federal agencies assisting those impacted by a disaster. We assist them in understanding FEMA programs and policy. Additionally, we ensure our FEMA colleagues understand the work being done by the voluntary, faith-based, and community-based organizations.



**KEVIN:** How is this accomplished? What does it look like?

**KIMBERLY/TAMARA:** During disasters we meet with partners and work together to identify challenges and needs of working groups and survivors to see if we can fill those disaster-related gaps. In other words, we help locate possible resources and provide referrals. One example might be a family in need of furniture. We do our best to connect the family with an organization that can address the need.

**KEVIN:** At what point do FEMA VALs enter the disaster?

**KIMBERLY/TAMARA:** FEMA VALs are active in all part of the disaster cycle: preparedness, response, recovery, and mitigation. During the preparedness phase FEMA VALs promote education, training, and programs that build individual and household resilience and preparedness. We also support voluntary organizations active in disaster during this phase by assisting them in building capacity, training, and coordination during blue skies.

Emergency managers often refer to the immediate aftermath of the disaster as response. During this time local houses of worship, nonprofits, government officials, and agencies work together to restore critical infrastructure. This includes gathering basic information about damages and emergent needs while providing disaster relief such as ensuring the survivor's home is safe, sanitary, secure, and functional, providing immediate needs (e.g., food, clothing, comfort kits, and medical equipment, supplies, and medication replacement). FEMA VALs support these efforts by providing connections to resources. For example, we can coordinate with the State to bring in a group like AmeriCorps to remove debris from damaged homes.

As the situation stabilizes the community moves into recovery. During this phase survivors are working with their insurance company and applying for Federal assistance. Generally, ten percent of the population impacted by disasters will require additional assistance. These survivors are usually the most vulnerable members of the community. Often an impacted community will build a long-term recovery group to address these needs.

These groups are comprised of voluntary, faith-based, community-based, and private sector organizations, and local government entities. FEMA VALs support this process by providing advice on forming these groups. Additionally, FEMA



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VALs assist in the development of outreach programs to identify unmet needs. Working in tandem with a variety of partners and stakeholders within the community they support the development of a long-term recovery plan.

The next phase, mitigation, is about helping the community better withstand the next disaster. We bring to bear significant rebuilding partners, many of whom are directly impacted by mitigation projects. We also provide valuable partnerships and input on regional resiliency efforts and strategy.

**KEVIN:** Where in FEMA do that VALs reside?

**KIMBERLY/TAMARA:** Within the FEMA organizational structure, the VALs are located in the Individual Assistance Division. This entity within FEMA that is responsible for assisting families and individuals after a disaster. The Individual Assistance Division is part of the Recovery Directorate. This directorate also contains the Public Assistance Division which provides grants to local governments and organizations to repair a community's infrastructure. Additionally, VALs work with FEMA's Mitigation and Preparedness Divisions. The Mitigation Division helps communities eliminate long-term risk to people and property from future disasters. The Preparedness Division helps communities be ready for the next disaster.

**KEVIN:** Who do VALs work with? Who are some of your partners?

**KIMBERLY/TAMARA:** The FEMA VALs work with many of the groups that assist disaster survivors. You may be familiar with many of them such as the American Red Cross, The Salvation Army, and Feeding America. We also work with smaller local groups. The thing that most of these groups are members of Voluntary Organizations Active in Disaster or VOAD. The National, State, or local VOAD is where these groups come together to combine their efforts. Their focus is communication, coordination, collaboration, and cooperation in order to best support the survivors.

FEMA VALs also work with State and local government entities such as departments of health, departments of social services, housing authorities, and veterans' administrations. These groups are often providing services to the community pre-disaster. The FEMA VALs work to understand what these services are and if they have been interrupted or expanded due to the disaster. Often these



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entities will offer services to disaster survivors to augment their insurance and federal assistance.

**KEVIN:** What is the VALs impact on the public? How do they interact with disaster-impacted communities?

**KIMBERLY/TAMARA:** The work of the FEMA VALs allows the agency and our partners to coordinate their activity. In turn, this allows all the organizations involved to assist survivors in a timely and efficient manner. It also allows us to address unmet disaster-related needs through long-term recovery groups. Our main interaction with communities is through attending meetings of these groups. However, you may also see us at community events talking about the FEMA application process and answering questions.

**KEVIN:** What should people know about the FEMA VALs?

**TAMARA:** FEMA VALs are a safety net. Our work helps to ensure that the most vulnerable disaster survivors don't fall through the cracks. We do this by working closely with community leaders to understand the needs of those they serve. Most importantly we are a conduit to additional resources when none are currently available. Our goal is to help the community determine what it needs to recover and develop a plan. We are there for support and assistance.

**KIMBERLY:** For me, VALs are a bridge. We connect people from all different sectors and bring them to the table. We provide opportunities for cooperation and collaboration that ensure a holistic response and recovery for those impacted by disasters.

**KEVIN:** Thank you, Kimberly and Tamara. This was all great information. Anything else before we let you go?

**KIMBERLY/TAMARA:** No. Thank you for having us.

**KEVIN:** It was a pleasure having you share the mission of the FEMA Voluntary Agency Liaison with us today.

All right, Twitter Space! Let's do 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:** Remember, **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 9 eligible counties.

You can visit [DisasterAssistance.gov](https://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](https://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 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](https://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](https://fema.gov/drc).

**LILIANA:** Apply and let the process work for you.

**KEVIN:** Thank you for listening to us Live on Twitter Space. And enjoy your week of Thanksgiving!

