

FEMA/SBA Twitter Space Chat Part 1

Release Date: oct 22, 2021

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Kristiana: Good morning, Twitter Space! We are so happy to be with you today. My name is Kristiana Sanford with FEMA and with me is Carl Dombek with the Small Business Administration or better known as SBA... Carl, say hello!

Carl: Hello, everyone!

Kristiana: 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 Remnants of Hurricane Ida. We are working closely with the State, local and other partners to connect survivors with the resources they need to start their recovery, and we know the process of applying for disaster assistance can be confusing and overwhelming especially in your time of need, so we really wanted to get on here to breakdown the process, how to get help, what help is available to you through FEMA and SBA, and address the common misconceptions surrounding it all.

Carl: And why don't you tell our audience where we're joining them from?

Kristiana: Yes, Carl, thank you. We are joining you live from outside our Disaster Recovery Center in Richmond County, here in Staten Island. This **Disaster Recovery Center or DRC is located at The College of Staten Island at 2800 Victory Boulevard here in Staten Island, New York.** The center is open Monday through Saturdays, from 10am to 6pm.

And if you're not familiar with DRCs, they are a one-stop shop for disaster survivors, where FEMA is co-located 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.



Carl: So, Kristiana, what assistance can individuals or households register for through FEMA?

Kristiana: The main program available to disaster survivors is our Individuals and Households Program (IHP) – which falls under FEMA’s Individual Assistance. Under this program, homeowners and renters may be eligible for Housing Assistance and Other Needs 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, etc.

As of yesterday, October 20th, FEMA has approved more than **\$110.9 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?

Kristiana: Well, the first thing individuals 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 line of defense against disasters. FEMA assistance focuses on your immediate unmet needs, those things that are uninsured or underinsured. But in no way can FEMA make you whole again.

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

Kristiana: After you file with insurance, the next step is registering with FEMA. [You can do this a handful of way:](#)

- **Call our 800 number – 800-621-3362**
- Go online to disasterassistance.gov, which can be the quickest way to register
- Use the FEMA app
- Or you can visit a Disaster Recovery Center, like the one we are at here in Richmond County.



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- I 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. They are there to help.

Carl: Kristiana, what information or documents do you need to register with FEMA?

Kristiana: 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.

Carl: Then what can you expect?

Kristiana: Next, a FEMA inspector will contact you to verify your damages. It can take up to 14 days to hear from an inspector, but they will contact you through the preferred method you noted on your application (by phone, or through email or text). Due to COVID, FEMA inspectors are doing virtual or exterior inspections and, at this time, will not be going into your home. The safety of our staff and disaster survivors, everyone really, is our top priority. This does not change the quality of inspection given or affect the assistance a disaster survivor will receive – we just want to keep everyone safe.

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

Kristiana: Sure, so for those just joining us, my name is Kristiana Sanford with FEMA and I'm joined by Carl Dombek with SBA and we're at the Richmond County Disaster Recovery Center in Staten Island, New York discussing what



disaster assistance is available to individuals in the State of New York who were affected by the Remnants of Hurricane Ida. So far, we've covered filing an insurance claim, registering with FEMA, 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, Kristiana. 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.

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

Kristiana: Thanks for that, Carl. I know sometimes it can be confusing to survivors why they receive an SBA loan, 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 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 unsatisfied with FEMA's determination?

Kristiana: We encourage those not satisfied with their determination, to file an appeal. That process should be outline in the determination letter. You must file an appeal within 60 days of the date the decision letter was received. You can visit disasterassistance.gov for more information on how to file an appeal.

Carl: Where can people to go with questions or assistance with all of this?

Kristiana: 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. We are actually joining you live from our Richmond County location, at the College of Staten Island at 2800 Victory Boulevard, in Staten Island, New York. The center is open Monday through Saturday, from 10am to 6pm. Again,



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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: What other important information should disaster survivors know?

Kristiana: I want to highlight the need to protect your personal information during this time. 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.

Carl: What can people look out for in this respect?

Kristiana: 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, Kristiana. Is there anywhere disaster survivors can find this online?

Kristiana: Absolutely, Carl. You can go online to disasterassistance.gov for any information registering with FEMA. And we have some great resources specific to the New York disaster on fema.gov/disaster/4615.

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 line of defense against disasters.



IF TIME, GO TO FAQ SHEET!!!

OUTTRO:

Thank you for joining us today. Again, I'm Kristiana Sanford with FEMA...

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

Kristiana: 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. Kristiana?

Kristiana: 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: is take photos of your damaged home and belongings.

Step Two: Make a list of damaged/lost items.

Step Three: If you have insurance, **you must file a claim with your insurance company.**

And next, you are ready to apply for disaster assistance. Or, if you'd like more information on the types of assistance available, you can contact FEMA



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through a couple of ways:

- Call our 800 number – 800-621-3362
- Go online to disasterassistance.gov, which can be the quickest way to register
- Use the FEMA app
- Or you can visit a Disaster Recovery Center, like the one we are at here in Staten Island, located in Richmond County.
- 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...

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

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

Kristiana: 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

