

FEMA/SBA Q & A Twitter Space Chat

Release Date: nov 5, 2021

Scott Sanders, FEMA PIO

Carl Dombek, SBA PIO

Scott: Good morning, Twitter Space listeners! It's Friday and we are happy to be back with you again 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 SBA... Good morning, Carl.

Carl: Good morning, Scott. Good morning, everyone!

Scott: This morning we are going to do things a little differently than we have over the past couple of weeks. We have gathered a series of questions from folks on Twitter, from our disaster support teams in the field, and from interactions with survivors. We have tried to group these questions together based on the topics involved so we don't answer the same questions over and over. If you have a specific question we don't cover, please comment on the Twitter post for this Twitter Space event, and we will try and address them next week. Carl, here's our first question, and it is by far the most common question we've gotten. **How do I apply for assistance?**

Carl: Applying for federal disaster assistance is actually a fairly easy process. You can do apply in different ways:

- Call FEMA's 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.

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



Scott: And just to remind everyone, there are currently nine 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 nine counties who were affected by Hurricane Ida are eligible to apply for FEMA disaster assistance.

Carl: And I would remind our Twitter Space audience that registering with FEMA STARTS the process. FEMA has several programs it administers, but it is also the overall coordinator of the federal disaster relief effort. In that role, it can guide you to a large number of agencies and organizations, each of which might have some help for you as you negotiate your road to recovery.

Carl: Here's a common question we see quite a bit. **I'm a renter and got flooded out of my basement apartment. Am I eligible for FEMA assistance?**

Scott: You may be if you had damage to your personal property from Hurricane Ida or you were displaced because of the flooding. You may be eligible for rental assistance or a grant for personal property loss. So, you should register with FEMA and provide us with all your information.

Carl: Here's another common question: **Can I apply for FEMA assistance if I have insurance?**

Scott: Yes. You may qualify for FEMA assistance even if you have insurance. Just know that FEMA can't duplicate benefits for losses covered by your insurance. We can supplement it, but not duplicate it, so you need to file a claim with your insurance company as soon as possible, and again, the deadline to apply is December 6th.

Carl: Here's another insurance question. **My insurance settlement hasn't come through yet. Can FEMA help me before it comes?**

Scott: Maybe. If there is a delay in your settlement of 30 days or more from when you filed your claim, you may still apply for assistance from FEMA. You will need to provide proof from the insurance company that you filed the claim. If you filed over the phone, you must provide the claim number, the date you applied, and an estimate of how long it may take to receive your settlement. Any funds you then get from FEMA will be considered an advance and must be repaid when you get



your insurance settlement.

This next question asks, **How soon will I know if I qualify for assistance?**

Carl: About 10 days after the inspection, you will receive a Determination Letter from FEMA in the mail. The letter will inform you of the types of assistance you are eligible to receive, the amounts of assistance FEMA is providing from each eligible need, the reasons you may be ineligible, and explanation of the appeals process. If you are eligible, FEMA will send you a check by mail (or direct deposit) with an explanation of what the money covers (i.e. rent or home repair, or other needs). Here's a question about inspections. **What is the inspection process like after I apply for disaster assistance?**

Scott: The process differs slightly depending on your insurance situation.

If you have homeowners insurance, you need to file your insurance claim and provide FEMA with a decision letter from your insurance company before FEMA issues an inspection request.

If you have flood insurance, FEMA will go ahead and issue an inspection to evaluate your eligibility for temporary living expenses since that is not covered by flood insurance.

If you do not have insurance, an inspector will contact you after you apply to schedule a time to meet you at your damaged home or schedule a remote inspection. Due to COVID, FEMA inspectors are mostly doing virtual or exterior inspections at this time, and usually will not be going into your home.

Carl: I think it's important to remind people that there are scam artists out there trying to steal your money. A recent story reports that people claiming to be FEMA representatives have been knocking on doors and leaving flyers in mailboxes. If a FEMA inspection is required to verify your damages, the inspector will contact you after you register. They will already have your information. They will schedule a time to meet with you. You will know when they are coming. They will have a photo ID. FEMA inspectors are mostly doing virtual or exterior inspections at this time, and usually will not be going inside your home.

Scott: That's an excellent point, Carl. Another important thing to know is that FEMA has Disaster Survivor Assistance Teams (DSA) that do in fact go door to



door in impacted communities. They do hand out flyers from time to time, and they really perform essential functions to assess, inform, report on conditions in the field, to provide on-site registration intake, and identify any unmet survivor needs. These teams are wearing FEMA clothing and have FEMA identification with them. They are out there to help.

Scott: Here is a question about SBA. **After I applied for disaster assistance, I got a Small Business Administration Disaster Loan application. What is that for?**

Carl: **When a disaster is declared, the Small Business Administration assists more than just small businesses.** The SBA offers low-interest disaster loans to assist homeowners, renters, small businesses and even many nonprofit organizations in their recovery.

There are a couple of important points here -- and a couple of differences from the FEMA process. Like FEMA, we are prohibited by law from duplicating benefits and like FEMA, we recommend that you file a claim with your insurance company ASAP. However, UNLIKE FEMA, your claim does NOT have to be settled before you can apply with us. Often, we can get you money more quickly than your insurance company and if they provide you with a settlement, then -- like FEMA -- we can use those funds to reduce your loan balance.

Another important point is that you **MUST COMPLETE AND RETURN YOUR SBA APPLICATION** to be considered for certain types of grant assistance. If we determine that we can't offer you a loan, we will then refer you back to FEMA, potentially for grant assistance for such things as transportation, personal property, and moving and storage. But you must complete and return the application. Without a completed application, the process stops.

Carl: Here's an interesting question. **I've already cleaned up the damage to my home and made repairs. Is it too late to register once the work is done?**

Scott: No, it's not too late. You may be eligible for assistance for your cleanup and repair costs, even if repairs are complete. The important thing is to document the expenses you incur. It is a good idea to take before-and-after photos for your records, save any receipts you may have, and any estimates for repairs.



Carl: Along the lines of what Scott said, if you dipped into your personal resources to complete repairs -- whether that was savings, a credit card or line of credit -- and you are approved for an SBA loan, then you can pay yourself back or pay off the credit card with SBA loan funds. Just be sure to keep your receipts in case of an audit down the road.

This question was posted recently. **It's been two months since Ida's flooding ravaged our kitchen. There is still a mess and mold in places. My neighbor told me FEMA would give my family money for cleanup. Is this true?**

Scott: Yes, it is true. We understand mucking and gutting homes is not a pleasant task. Floods leave behind mold and debris. When you register with FEMA, you may be eligible for a \$300 grant to clean and sanitize your primary residence.

Carl: This next question is about eligibility. **Do I have to be a U.S. citizen to qualify for assistance?**

Scott: To be eligible, you or a member of your household must be a U.S. citizen, or a noncitizen national, or a qualified alien. A qualified alien is a lawful permanent resident who has a green card. It could also be someone with legal status as an asylum seeker, a refugee, or other status. If you're unsure of your immigration status, talk to an immigration expert to learn if your status falls within the qualified alien category. Adults who don't qualify under one of those three categories, including the undocumented, can apply on behalf of a minor child who does qualify and has a Social Security number. A minor child must live with the parent or guardian applying on their behalf. No questions about citizenship status will be asked. FEMA or the Social Security Administration can help you get Social Security Numbers for Children.

Carl: That situation is slightly different with SBA in that a loan is a legal contract and you have to be an adult to enter into a legal contract, so SBA has to base its determination on whether the adult applying is a citizen, non-citizen national or qualified alien.

Scott: There is also a Hurricane Ida Disaster Relief Fund managed by the New York State Office for New Americans. They may be able to help Undocumented immigrants who had losses or damage caused by Ida and are not eligible for



FEMA assistance. Call [1-800-566-7636](tel:1-800-566-7636) for help on how to apply.

Scott: This next question asks “**If I don't agree with FEMA's decision, can I appeal?**”

Carl: Yes. You must file an appeal in writing within 60 days of the date the determination 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.

If you apply for, and are decline for, an SBA disaster loan, you also have the right to appeal that decision. In our case, you have six months to file an appeal in writing and provide us with any additional information you think we should consider. And when we receive an appeal, it goes to a new loan officer with a new supervisor, so it's two NEW sets of eyes looking at your information.

Carl: Here's a related question. **I applied for disaster assistance from FEMA last month. We discovered the flood damaged our furnace and do not believe our insurance will cover the damage. What are our options?**

Scott: Well, first verify that your insurance will not cover the damage to your furnace. If you already applied for disaster assistance from FEMA and have an Individual Assistance grant that did not include damage to your furnace you should file an appeal with FEMA.

FEMA may pay up to the actual cost of the receipt or estimate for a furnace. Provide valid estimates or receipts for repairs you have made to the furnace when you submit your appeal. If you have not already applied for assistance, report storm damage to the furnace. It is important to stay in touch with FEMA or get details on how to file an appeal by calling the FEMA help line at 800-621-3362, visiting one of our disaster recovery centers or visiting disasterassistance.gov to review the status of your appeal or application for assistance.

Carl: Here's another question about the appeals process. **What happens if FEMA says I don't qualify for assistance?**



Scott: If FEMA determines that you are ineligible for any reason, you will receive a letter and be given a chance to appeal. Appeals must be in writing and mailed within 60 days of the determination. Read the letter carefully for the reason of ineligibility before filing your appeal. 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. You can also find the DRC nearest to you on the DisasterAssistance.gov website. Just click on the New York link and the DRC locations are listed there. 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 other resources available for recovery.

Carl: Here's a question about rental assistance. **Why didn't I receive rental assistance when my home can't be lived in?**

Scott: If you cannot live in your home because of disaster damage and you did not receive rental assistance, please contact FEMA to check on your status. It might be that during the inspection you indicated that you were unwilling to relocate. If that's the case, then FEMA would not move forward to issuing a rental assistance check for you to move to another location. A related question asks, **How long will FEMA provide rental assistance?** Rental assistance can be provided for up to 18 months from the date of declaration while you are setting up your permanent housing plan. If you still cannot return to your home after your initial period of assistance, you will be sent a letter on how to recertify.

Scott: Here's another insurance question. **If I received a settlement from my insurance but still have additional needs, what can I do?**

Carl: As soon as you receive an insurance settlement, you should provide a copy to FEMA and identify any unmet needs you have. Although FEMA cannot duplicate benefits that your insurance provided, FEMA may be able to assist you with lost essential items not covered by insurance and can also help you find resources through other recovery partners. Also, if you applied for an SBA loan and your application is still pending, or if you've been approved for a loan, also advise the SBA of that insurance settlement.



Scott: Here's one we haven't talked much about: **I lost my job because the flooding closed the place I work. Is there any help for me?**

Carl: If you live or work in one of the 9 declared counties, and you are not currently receiving unemployment, or you are ineligible for other kinds of unemployment assistance, then you may be eligible for Disaster Unemployment Insurance through New York. To apply, call the New York State Department of Labor at **866-642-7227**. The deadline for filing for disaster unemployment benefits is **Thursday, Nov. 18**.

Carl: Last question, Scott. **Why did I get a different amount of home repair assistance than my neighbor?**

Scott: Each survivor's case is unique, and each application is treated individually. There are several factors involved, including insurance status, the extent and type of damage found during the home inspection, your willingness to relocate for temporary rental assistance. If you feel that the assistance you received does not cover your needs—for example, the funding you received for repairs is less than the estimates you've received from contractors, you can appeal. We covered that appeal process, but you can always call the helpline-1-800-621-3362, visit or visiting a Disaster Recovery Center in person.

Carl: Before we signoff, we would like to remind you **the deadline to apply for FEMA assistance is Monday, Dec. 6**. That's only 4 weeks away. There are several ways to apply. You may apply in-person at a Disaster Recovery Center, or DRC, near you. Addresses are available on fema.gov/DRC. Download our FEMA mobile app. Visit DisasterAssistance.gov. Or call the FEMA Hotline at 800-621-3362, that's 800-621-FEMA. Also, don't forget to send in your completed SBA application to be considered for SBA assistance. Apply and let the process work for you. Thanks for joining us Live on Twitter Space. Join us again next week.



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