Partners and Presenters

This webinar addresses a need for more information and guidance on disaster recovery resources and processes as identified by the Florida nonprofit post-Irma needs assessment survey conducted by Florida Prosperity Partnership, Florida Alliance of CDCs, South Florida Community Development Coalition, and Housing Leadership Council of Palm Beach, with support from TD Bank Community Development Team September 13 – 25, 2017.

Today's Presenters:

Ana Castilla, Community Development Manager South Florida, TD Bank
Leslie Remaly, FEMA VAL and Mass Care Specialist
Kathy Cook, Public Affairs Specialist, Communications Department, and . . .
Jay MacKenna, Public Affairs Specialist, U.S. Small Business Administration
Denishia Sword, Communications & Outreach Manager, Division of Financial Services to State Insurance Consumer Helpline and Resources
Cindy Liebes, Director, Southeast Regional Office, Federal Trade Commission
David Foote, Manager, Financial Stability Initiatives, Heart of Florida United Way
Terry Chelikowsky, Executive Director, Florida Alliance of CDCs
Bill Mills, President and CEO, Florida Prosperity Partnership
Ana Castilla,
Community Development Manager
South Florida,
TD Bank
Q1: Did your organization sustain damage to your office location or properties?

Answered: 178
Q2: Have you resumed operations or do you have date scheduled to resume operations?

Answered: 178    Skippe
Q4: What services will you be offering specifically to assist with storm recovery?

Answered: 169    Skipped: 9
Q5: What type of assistance will most improve your organization's ability to provide these services to your community?

Answered: 168   S
Other Assistance Needed

- Temporary housing for displaced persons – Palm Beach County
- Housing relocation for elderly residents and special needs – Osceola County
- Quick repair of roofs and water damage – homes and shelters – Treasure Coast
- Temporary housing and rent subsidies for those left without work – Miami-Dade, Palm Beach; St. Lucie
- Professionals to repair occupied housing units – Miami-Dade
- Identification emergency services – Rural FL markets
- Transportation for employees – Tampa/Hillsborough
- Tree removal – Lake/Sumter; Miami-Dade, Okeechobee, Hendry, St. Lucie, Hillsborough, Collier, Lee, Sarasota
- Have not been permitted to reenter Keys – will need many services/supplies/volunteers for residents – United Way of Florida Keys (Monroe)
- Knowledge of federal applications and marketing (communications)
- Home Repair and transportation volunteers – Polk
- Gas cards, bus passes, personal hygiene/food donations/resources – Polk, Sarasota
- Access to lenders/servicers disaster programs to help homeowners – Broward, Miami-Dade, Palm Beach
- Re-roofing, mold remediation, home repair work – Orange
- Pro bono legal assistance on insurance claims – Miami-Dade
- Funding to cover payroll, lost perishables, insurance deductible – Palm Beach, Miami-Dade
- Generators for food pantry cold storage, offices – Columbia, Pinellas
Additional needs/concerns

• Long-term recovery plan, funding and resources
• Staff time diverted from normal/ongoing programs to service emergency response for community
• Identification of disaster relief funds for emergency services and home repairs
• Support for organizations that serve immigrants – documented and undocumented who fear seeking government assistance
• Support for rural immigrant communities
• Matching needs with volunteers
• Accurate and complete information for people affected and eligible
• Reaching all residents who need assistance and matching them with resources
• Treasure Coast volunteers and community organizations can find pantries at www.stophunger.org
• Replacement of lost wages, child care for affected low income families
• Increased homebuyer down payment assistance for displaced persons
• Rental/mortgage payment assistance
• Getting victims of hurricane assistance/support quickly
• Transportation for clients
Florida Irma Recovery Non Profits Webinar

FEMA Overview
Hurricane Irma

Presented by Lesli Remaly (FEMA)
FEMA's Mission

Support our citizens and first responders to ensure that as a Nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.
Sequence of Assistance

1. Mass Care / Emergency Assistance
2. Insurance
3. Housing Assistance (HA)
4. Other Needs Assistance (ONA) Non-SBA Dependant Items
5. SBA
6. Other Needs Assistance (ONA)
7. Voluntary Agencies additional assistance for long term recovery
FEMA
Individuals and Households Program

- May provide financial and/or direct assistance to disaster survivors, who as a result of a presidential declared disaster, have necessary expenses and/or serious needs that are not met through insurance or other means.

- The programs are:
  - **Housing Assistance** – financial grants for home repairs, replacement, and/or rental assistance and/or direct housing.
  - **Other Needs Assistance** - may assist with medical, dental, funeral, personal property, transportation, child care, moving and storage.
Teleregistration

Applicants can apply for assistance using the toll-free number from anywhere in the country.

- 1-800- 621-FEMA (3362)
- 1-800- 462-7585 (TDD) (hearing impaired)

or

-- www.DisasterAssistance.gov
Disaster Survivor Information Checklist

- Before you start your application, please have the information below and a pen and paper ready.
  - **Social Security Number** - You, another adult member or minor child in your household must have a Social Security number. You or they must also be a U.S. citizen, non-citizen national, or qualified alien. If you don’t have a Social Security number, read the article How do I apply for a new or replacement Social Security number card. You will get instructions on what to do and what documents you will need. Once you have your SS number, you may come back to DisasterAssistance.gov or call FEMA at one of the phone numbers above to apply.
  - **Insurance Information** - Describe the type(s) of insurance coverage you have. This could include coverage under policies like homeowners, flood, automobile, or mobile home insurance.
  - **Damage Information** - Describe the damage caused by the disaster. Include the type of disaster (like flood, hurricane, or earthquake) and the type of dwelling or vehicle (like a condo, mobile home or house, or a car or truck).
  - **Financial Information** - Provide your total annual household income, before taxes, at the time of the disaster.
  - Contact Information. Provide the address and phone number of the property where the damage occurred and the address and phone number of where we can reach you now.
  - **Direct Deposit Information (optional)** - If approved, we can deposit your funds directly into your bank account. You just need to provide the following banking information: • Bank name • Type of account (like checking or savings) • Routing number • Account number
FEMA Individuals and Households Program

Other Disaster assistance programs:

- Disaster Unemployment Assistance
- Crisis Counseling Program
- Disaster Legal Services
- Disaster Case Management
Disaster Survivor Assistance

**DSA Essential Functions:**
2. Registration Intake
3. Case Status Inquiries & Updates
4. Survivor Needs Assessment
5. Referral to Whole Community Partners
FEMA Voluntary Agency Liaison Overview
Voluntary Agency Liaison

- Provide technical assistance and guidance to governmental agencies from local, state, tribal, territorial and federal levels, Private Non Profits (PNPs)* and private sector

- Build and expand the voluntary agency capabilities to support all phases of the emergency management system – preparedness, response and recovery

* Includes community-based and faith-based organizations
<table>
<thead>
<tr>
<th>Response</th>
<th>Recovery</th>
<th>Preparedness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial Federal Point of Contact for faith and community – voluntary groups</td>
<td>Analysis of impact and unmet needs and vulnerable populations</td>
<td>Help to develop State and Local VOADs</td>
</tr>
<tr>
<td>Meeting space and conference call support</td>
<td>Resource for Long Term Recovery Group Formation</td>
<td>Planning guidance among EMA, Voluntary agencies and human services</td>
</tr>
<tr>
<td>Briefings and information on Federal Programs</td>
<td>Guidance on Disaster Case Management, Volunteer and Donations, Identifying Resources</td>
<td>Integration of mass care, emergency assistance, housing, private sector, disabilities</td>
</tr>
<tr>
<td>Contact with Coordinating Agencies</td>
<td>Access and Support for Providing Training</td>
<td>Access to preparedness communication networks</td>
</tr>
</tbody>
</table>

**Voluntary Agency Liaisons Play a Vital Role in Providing...**
Mission

National Voluntary Organizations Active in Disaster (National VOAD) is the forum where organizations share knowledge and resources throughout the disaster cycle—preparation, response and recovery—to help disaster survivors and their communities. www.nvoaad.org

Members of National VOAD form a coalition of nonprofit organizations that respond to disasters as part of their overall mission.
- Staff the various operations centers such as the RRCC, NRCC, State EOC, Tribal EOC as needed
- Communicate with National VOAD
- Monitor and assist with Preliminary Damage Assessment (PDA)
- Work closely with FEMA Individual Assistance Programs
Sheltering - Volunteering - Information and Referral
Feeding/ Mass Care Operation
Recovery

- Provide Long Term Recovery Strategy models to local leaders
- Facilitate the community’s transition from response to recovery
- Support the development of Long Term Recovery Groups, where appropriate
- Explain FEMA Individual Assistance Programs
Voluntary Agencies Respond to Immediate and Long Term Needs

What are those needs? What do you do to assist with recovery?
Emergency Housing Options
Voluntary Agency Liaison Mitigation

Support community efforts to recover and mitigate the hazards
Thank you!

Lesli Remaly FEMA VAL and Mass Care Specialist
Lesli.Remaly-netter@fema.dhs.gov
678-429-3495
Kathy Cook, Public Affairs Specialist, Communications Department, and . . .

Jay MacKenna, Public Affairs Specialist, U.S. Small Business Administration
Mission

To provide low interest disaster loans to businesses of all sizes, private nonprofit organizations, homeowners and renters to repair or replace real estate, personal property, machinery & equipment, inventory and business assets that have been damaged or destroyed in a declared disaster.

*Federal Disaster Loans for Businesses, Nonprofit Organizations, Homeowners and Renters*
Presidential Declaration for Individual Assistance (I/A)

If the President declares a major disaster declaration for Individual Assistance, SBA’s disaster loan program is automatically activated.

Businesses of all sizes including private, nonprofit organizations, homeowners and renters are eligible to apply for their uncompensated physical losses.

Small businesses, small cooperatives, small aquaculture businesses and most private nonprofits of any size, can apply for working capital loans to cover their economic injury losses.

President Donald J. Trump
# SBA Disaster Loan Limits

<table>
<thead>
<tr>
<th>Types of Loans</th>
<th>Borrowers</th>
<th>Purpose</th>
<th>Max. Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Loans “Physical”</td>
<td>Businesses and private nonprofits</td>
<td>Repair or replace real estate, equipment, furniture, etc.</td>
<td>$2 million *</td>
</tr>
<tr>
<td>Economic Injury Loans</td>
<td>Small businesses and private nonprofits</td>
<td>Economic injury disaster loans or working capital loans</td>
<td>$2 million *</td>
</tr>
<tr>
<td>Home Loans</td>
<td>Homeowners</td>
<td>Repair or replace real property</td>
<td>$200,000</td>
</tr>
<tr>
<td>Home Loans</td>
<td>Homeowners and renters</td>
<td>Repair or replace personal property</td>
<td>$40,000</td>
</tr>
<tr>
<td>Mitigation</td>
<td>Businesses, private nonprofits and homeowners</td>
<td>Mitigate / prevent future loss to real property</td>
<td>20% of verified physical damage. Homeowners limited to $200,000.</td>
</tr>
</tbody>
</table>

*The maximum business loan is $2 million, unless the business qualifies as a Major Source of Employment (MSE).*
Requirements for Loan Approvals

Eligibility

• Damaged property/business must be in a declared county

Credit History

• Applicants must have a credit history acceptable to SBA

Repayment

• Applicants must show the ability to repay the SBA loan
Collateral Requirements

• Physical loans over $25,000 require collateral

• Economic injury loans over $25,000 require collateral

(Up to $50,000 unsecured disaster business loans - combined physical and economic injury loan funds)

• SBA will not decline a loan for lack of collateral, but requires collateral that is available
There are three ways to apply:

- Apply on-line at SBA’s secured website: https://disasterloan.sba.gov/ela;
- Apply in person at a recovery center; or
- Submit an application by mail.

In Presidential declarations, survivors should first register with FEMA at www.disasterassistance.gov or 1-800-621-3362.
The Three Step Process: Disaster Loans

STEP 2:
Property Verified
and
Loan Processing Decision Made

Upon receipt of completed loan application, losses are estimated and the file is processed to a decision.

If approved, loan documents are forwarded to borrower. The applicant is advised of appeal rights, if declined.
Disbursements are generally made in installments after required loan closing documents are submitted.
Contact Info for the Public

U. S. Small Business Administration
Disaster Assistance Customer Service Center
(800) 659-2955
TTY (800) 877-8339
Email: disastercustomerservice@sba.gov

or

Visit our Web site at: www.sba.gov/disaster
Contact Info for SBA Partners

SBA Field Operations Center - East
Communications Department (Federal Regions I-V)
Michael Lampton
Public Affairs Manager
(404) 331-0333
michael.lampton@sba.gov

Any Questions?
Denishia Sword
Florida Department of Financial Services
Division of Consumer Services
Denishia.Sword@MyFloridaCFO.com
850.413.5886
The Department of Financial Services’ Insurance Consumer Helpline

- Toll-free Helpline for policyholders
- Insurance Specialists available to assist with 26 lines of insurance
- Insurance questions, complaints, resources and more
- File a complaint:
  - By phone – 1-877-693-5236
  - Online – www.MyFloridaCFO.com/Division/Consumers
  - Email – Consumer.Services@MyFloridaCFO.com
Insurance Villages

- In-person insurance assistance.
- DFS coordinates with insurance companies of policyholders in the impacted area.
Contact information for insurance companies
Local, state and federal assistance
Consumer tips
Frauds and scams
More

Emergency Financial Preparedness Toolkit: organize financial and insurance information before and after a disaster.

Homeowners Insurance Toolkit: learn more about homeowners’ insurance and inventory home contents.

www.MyFloridaCFO.com/Division/Consumers/HurricaneIrma.htm
Consumer Tips: Home Repair

- Contact insurance agent or company as soon as possible to file a claim for damages.

- Do not allow a third party, such as a water remediation firm or contractor, to contact insurance company.

- Be wary of fly-by-night repair companies and contractors.  

- Use reputable and licensed contractors and do not feel pressured to sign over insurance benefits. 

- To determine if a contractor is licensed, visit the Department of Business and Professional Regulation’s licensee search. 

- Ask for proof of liability and workers’ compensation coverage and verify - the Division of Workers’ Compensation, 1-800-742-2214 or online.
Consumer Tips: Home Repair Cont…

- Verify that a public insurance adjuster or agent is licensed by calling the Department's Insurance Consumer Helpline or by using the online Licensee Search.

- Be sure to understand how much a public insurance adjuster is charging and what services are included before signing a contract. When there is a state of emergency declared by the Governor, there is a cap of 10% on the fee a public adjuster can charge. The cap applies to all residential and commercial residential claims related to the event for one year.

- Beware of contractors requesting more than half of the repair cost upfront.

- Be sure to understand all documents a contractor requests are signed, including assignment of benefits agreements and ask questions.
Consumer Tips: Disaster Assistance

- Beware of persons impersonating federal, state, or local personnel, including utility companies.
- Request to see identification badge and ask why the person is in the area.
- Government representatives should not request cash for services or personal information, such as Social Security Number, bank account information, etc.
- Contact local law enforcement immediately.
Weather Emergencies:
Financial Readiness and Recovery

Cindy Liebes
Director, Southeast Regional Office
cliebes@ftc.gov
ftc.gov/weatheremergencies
Dealing with Weather Emergencies

ftc.gov/weatheremergencies
Weather Emergencies

Topics to be covered:

Preparing for a Weather Emergency

Guarding Against Identity Theft After a Weather Emergency

Key fraud and scams to look out for

Getting Back on Your Feet Financially

Key websites and phone numbers
Weather Emergencies

Tips for financial readiness in case of an emergency

– Organize your finances

– Check your insurance

– Conduct a household inventory

– Buy a lockable, fireproof file box

– Rent a safe deposit box
Weather Emergencies

Guarding against identity theft after a weather emergency

– Be cautious. Identity thieves may pose as government officials or representatives for government agencies.

– If you find that you inadvertently gave out your personal information to a thief, follow the steps in the FTC publication, *Identity Theft - What To Know, What To Do*.

– If you inadvertently gave out your Social Security number to a thief or know that it was stolen, you may want to place a fraud alert on your credit reports.

– If you’re concerned that you may be a victim of identity theft, check your credit report.

– To learn more about guarding against identity theft, visit [ftc.gov/idtheft](http://ftc.gov/idtheft)

– Visit [IdentityTheft.gov](http://IdentityTheft.gov) to help you report and recover from identity theft.
Weather Emergencies

Key fraud and scams to look out for – Hurricane clean up scams
https://www.consumer.ftc.gov/blog/2017/09/avoid-hurricane-clean-scams

**THE SCAM**
A contractor promises to remove debris and clean up immediately — if you pay cash, up-front.

**WHAT TO DO**
1. Steer clear of contractors who ask to be paid in cash or for a cash deposit.
2. Ask the contractor for their license and certificate of insurance.
3. Confirm with local officials that the license is current.

Report scams to [ftc.gov/complaint](https://www.ftc.gov/complaint)
Weather Emergencies
Charity scams
https://www.consumer.ftc.gov/blog/2017/09/make-your-hurricane-donations-count
Weather Emergencies

**Getting back on your feet financially**

- Call your creditors and ask for help.

- Report lost or stolen credit, ATM, or debit cards to the issuer as soon as possible.

- Contact your utility companies.

- Ask your employer if, and how, you can continue to get your paycheck and health insurance.

- How to maintain benefits.

- How to replace vital documents, like birth certificates and Social Security and Medicare cards.
Weather Emergencies

Bookmark these websites and phone numbers:

- For information to help you prepare and protect your money before, during, and after a weather emergency, visit ftc.gov/weatheremergencies
- To learn more about guarding against identity theft, visit ftc.gov/idtheft
- Visit IdentityTheft.gov to help you report and recover from identity theft.
- Order your credit report for free from annualcreditreport.com or 1-877-322-8228.
- Receiving benefits? Contact your retirement company, social services office, the Social Security Administration (ssa.gov/agency/emergency; 1-800-772-1213), or the VA (benefits.va.gov/benefits; 1-800-827-1000). Give them your new location, and ask how you’ll get benefit payments. The U.S. Department of Labor (1-866-4-USA-DOL) works with state and local governments to issue unemployment insurance and other assistance.
- Visit usa.gov/replace-vital-documents or call 1-844-USA-GOV1 to find out how to replace birth certificates, Social Security and Medicare cards, and more.
Weather Emergencies

Questions?

Cindy Liebes
Director, Southeast Regional Office
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ftc.gov/weatheremergencies
David Foote,
Manager, Financial Stability Initiatives,
Heart of Florida United Way
211s throughout Florida are helping families access local relief services at nonprofit agencies and government programs 24/7 with record call volume.

Incredible work by outstanding, local nonprofit agencies including food pantries, agencies working with FEMA, homeless shelters, and child care.
In Central FL, United Way funded partners participated in a survey asking:
• how agencies are referring clients?
• what are the immediate needs of their agency to help them serve their clients?

Local funders are coming together to coordinate efforts and determine best ways to serve nonprofit agencies and their clients.
Terry Chelikowsky, Executive Director, Florida Alliance of CDCs
Bill Mills,
President and CEO,
Florida Prosperity Partnership
The Florida Bar is now offering assistance via an online option for individuals to submit questions, which will then be responded to electronically by a volunteer attorney.

Should you have any questions, please do not hesitate to contact me directly, or anyone on the Gulfcoast team.

I look forward to working together to strengthen our community after Irma!

Sincerely,
AnnaMarie Mitchell, Esq., LL.M.
Tax Clinic Director/Pro Bono Manager
501 First Avenue North, Suite 420
P.O. Box 358
St. Petersburg, FL 33731
P: 727-821-0726 x 267
F: 727-231-0935
annam@gulfcoastlegal.org
Customer owns rather than leases the hotspot
$10/month for unlimited data
Capable of powering 8-10 devices
User friendly, no software or updates to download
Plug+play, charge with standard outlet
Network is password protected
On/Off feature when internet is not needed
Device is the size of a credit card and fits in the palm of your hand

Of course, anyone is welcome to visit everyoneon.org to discover other internet and computer offers. Consumers can also text CONNECT to 215-45, call 877-947-4321, and find us in the app store to stay up to date on new offers coming online.
FPP Member Resources

FPP VIRTUAL LEARNING SESSIONS
August 2017
Financial Apps as Tools for Client and Student Success
July 2017
Rock On With Bank On

FPP 2017 NINTH ANNUAL STATEWIDE TRAINING CONFERENCE CONTENT

Plenary Sessions
Plenary Session 1
"The Value of Looking Back While Moving Forward" - J. Scott George
Plenary Session 2
Plenary "What's It's Worth: Expanding Our Impact and Our Reach" - Kate Griffin
"Seeing Is Believing" - Dr. Evelyn Bethune

Concurrent Sessions
Beginning next week

18 cities across the state

Focus on Youth Financial Education

Register today!
FPP Annual Online Conference 2018

♦ Friday, January 26, 2018
  9:00 a.m. - 12:00 noon

♦ Free for all members and friends

♦ Focus on
  Emergency Preparedness

♦ Register soon!
Irma Recovery in Florida: Assessment, Information and Collaboration

Tuesday, September 26, 2017
3:00 p.m. - 4:30 p.m. Eastern