

# Private Sector E-News Update



Thank you for your attention and interest in receiving FEMA information on federal and state resources available to help New York businesses, employees, and individuals recover from Hurricane Irene (DR-4020) and Tropical Storm Lee (DR-4031).

We welcome your comments, questions and suggested topics. Please call 347-416-2875 or email [Terence.Winters@dhs.gov](mailto:Terence.Winters@dhs.gov)

To access the most up-to-date information, please [click here](#) to review FEMA's State of New York web pages.

## Register for FEMA Disaster Assistance Today

Businesses of all sizes, homeowners and renters who suffered disaster-related damage or loss should register with FEMA online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov), by smartphone through [m.fema.gov](http://m.fema.gov), or by calling FEMA's toll-free registration line at **1-800-621-3362**.

### Deadline to register

**October 31, 2011: Hurricane Irene**  
**November 14, 2011: Tropical Storm Lee**

*For subscription information or to unsubscribe, please see the last section of the newsletter.*

## Federal Assistance and Important Information

### Disaster Unemployment Assistance Available

Federal Disaster Unemployment Assistance is available for persons, including self-employed individuals, who were living or working in the affected counties at the time of the disasters, and who are unemployed as a direct result of the damages caused by this storm. [Click here](#) to learn more about the DUA program, accessing the application forms, and the deadline for filing in all affected counties throughout New York, or call 607-741-4500.

### Navigating the IRS Disaster Assistance Guidelines

Relief for individual taxpayers and business owners may be available to help ease challenges faced by those affected by the recent hurricane, tropical storm and severe flooding, winds and tornado. To find out more about the IRS postponement of filings, payment deadlines and other important information [click here](#) or call the IRS Disaster Assistance Hotline at 1-866-562-5227. Taxpayers may download forms and publications from this official IRS website, [irs.gov](http://irs.gov), or order them by calling 1-800-TAX-FORM (1-800-829-3676). The IRS toll-free number for general tax questions is 1-800-829-1040.

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## Know the facts about 'Doing Business with FEMA'

FEMA's Industry Liaison Program guidelines ensure that information about your company's products or services is routed to the appropriate FEMA contracting and acquisition professionals as supplemental market research when FEMA is seeking services and products. FEMA has prepared a comprehensive document titled, 'How to do Business with FEMA' that is accessible here: [http://www.fema.gov/pdf/privatesector/industry/do\\_business.pdf](http://www.fema.gov/pdf/privatesector/industry/do_business.pdf). The purpose of this document is to provide vendors with resources to identify and pursue Federal solicitations, specifically by FEMA. For more information about the FEMA Industry Liaison program, call 202-646-1895 or email [FEMA-Industry@dhs.gov](mailto:FEMA-Industry@dhs.gov).

## Public Private Partnerships: A Team Approach to Emergency Management

We invite private sector organizations from across the nation to provide models that highlight collaborative efforts with government entities to increase disaster resilience. Evidence shows that communities benefit from public-private collaboration in emergency management. We are better able to serve our neighbors, fellow citizens, and our nation's disaster survivors in particular, when public and private sector representatives are active members of the same team. FEMA Administrator Craig Fugate, who tirelessly advocates for a teamwork approach, told a gathering of U.S. private sector leaders, "There's no way government can solve the challenges of a disaster with a government-centric approach. It takes the whole team. And the private sector provides the bulk of the services every day in the community." For more information go online at <http://www.fema.gov/privatesector/ppp.shtm>.

The following are successful models of partnerships and examples of effective collaboration, coordination and communication between public and private emergency management entities within the regions:

- [Public Private Partnership Models](#)
- [Public Private Partnership Template](#)
- [Public Private Partnership Tools](#)



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<iframe width="250" height="250" scrolling="no"
marginheight="0" marginwidth="0"
frameborder="0"src="http://www.fema.gov/help/w
idgets/privatesector.html" title="Private
Sector"></iframe>
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## UNDERSTANDING THE SBA LOW-INTEREST FEDERAL DISASTER ASSISTANCE LOAN PROGRAM

Disaster SBA offers low-interest federal disaster loans to homeowners, renters and businesses of all sizes, and private, non-profit organizations. To be considered for all forms of disaster assistance, including a SBA Disaster Assistance Loan, please call FEMA at 800-621-3362, (TTY) 800-462-7585. People with hearing disabilities can use the TTY number, 800-462-7585. For one-on-one assistance, applicants can visit a Disaster Recovery Center (DRC). To find a nearby DRC, please log on to: [Disaster Recovery Center Locator](#)

### Types of Loans

#### Loans for property damage

Businesses of any size and private, non-profit organizations may borrow up to \$2 million to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets.

#### Economic Injury Disaster Loans (EIDLs)

Small businesses and small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of any size may borrow to help meet working capital needs caused by the disaster (regardless of whether the business suffered any property damage).

The maximum business disaster assistance loan from SBA is \$2 million for any combination of property damage and economic injury.

#### Loans for residents (your employees impacted by the disaster):

Homeowners may borrow up to \$200,000 to repair or replace their disaster-damaged primary residence.

Homeowners and renters may borrow up to \$40,000 to replace disaster-damaged personal property, including vehicles.

Interest rates can be as low as 2.5% for homeowners and renters, **4% for businesses** and 3% for private non-profit organizations. Terms may be up to 30 years. SBA determines loan amounts and terms based on each applicant's financial condition.

#### **SBA Disaster Loan Assistance Contact Information**

- For information about the loan application process or to find the nearest location of a FEMA Disaster Recovery Center for one-on-one assistance with a SBA loan specialist, please call our Customer Service Center at 800-659-2955 (People with hearing disabilities can call 800-877-8339.) or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or log on to FEMA's [Disaster Recovery Center Locator](#).
- To apply for a disaster loan online from the SBA's website: <https://disasterloan.sba.gov/ela/>

**REMEMBER TO COMPLETE AND SUBMIT YOUR SBA DISASTER LOAN APPLICATION**

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## FEMA'S PRIVATE SECTOR DIVISION

This e-news update is provided by FEMA's Private Sector Division, which is part of the federal response to the recovery effort of the businesses and individuals affected by the recent weather events. If you no longer wish to receive these Private Sector *E-News* updates, reply with the word "REMOVE" in the subject line. If someone forwarded you this email and you would like to be added to the distribution list, send an email with the word "SUBSCRIBE" in the subject line to [Terence.Winters@dhs.gov](mailto:Terence.Winters@dhs.gov).

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*FEMA's mission is to 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.*