

## FEMA & SBA Assistance

The Federal Emergency Management Agency (FEMA) by its terms only provides assistance to individuals, homeowners, and nonprofit organizations, including governments. The FEMA statute and regulations refer businesses to the Small Business Administration (SBA) for disaster relief assistance. The SBA statute and regulations provides a framework of low or no-interest loans and loan guarantees to eligible businesses. Businesses can also lobby for direct financial assistance outside of FEMA and the SBA.

FEMA has the authority to provide direct and financial assistance to individuals, homeowners, and governments, including the provision of financial assistance for temporary housing, subsistence, and medical concerns. The award of financial and direct assistance under FEMA is largely a discretionary matter. Therefore, maximizing financial recovery and direct assistance requires not only legal experience, but also extensive knowledge of and contact throughout the federal, state, and local political systems.

Our attorneys have extensive legal experience and several contacts at all levels that allow us to assist individuals, homeowners, and governments with navigating the FEMA process and maximize recovery under FEMA's programs. We link clients with a variety of recovery agencies that administer programs and restoration missions. To that end, our personnel are highly familiar with the National Response Framework (NRF), the National Incident Management System (NIMS), and the various Emergency Support Functions (ESFs) that are boosted following an incident of national significance or a major natural disaster.

Our attorneys are experienced in assisting businesses with obtaining loans and loan guarantees from the SBA. We are familiar with the application of the SBA legal regime to disaster relief, and we know the ins and outs of FEMA and SBA statutes and regulations. Members of our Washington, D.C. office have working relationships with representatives of the SBA, which helps develop and advocate a business claim within that organization. In addition to business claims, our attorneys can also facilitate claims made by a company's employees.

Our Washington, D.C. office has been consulted on disaster relief legislation and has worked directly with the Louisiana delegation on legislation that

provided direct assistance to affected businesses outside of the FEMA and SBA frameworks. Jones Walker's attorneys can also facilitate business equipment, logistical, and other special needs through a partnership established by FEMA. Once a need is established, we work with FEMA to match a request with donor businesses and organizations.

