

November 2012

Disaster Newsletter

Your quarterly update from the Office of Disaster Assistance

From the Deputy Associate Administrator

With the East Coast still assessing the damage from Hurricane Sandy, the Office of Disaster Assistance has begun its response and has already deployed over 150 employees to the field. Although the estimates are still preliminary, it's clear that this storm has had a devastating impact. I'm thankful that most of our employees have avoided the brunt of this storm, and I'm mindful of the many Americans who have been impacted — and whom we will now attempt to help. Our thoughts and prayers are with the survivors as well as our employees in the field, and we will do our best as always to help the impacted communities get back on their feet as quickly as possible.

And with another fiscal year behind us, it's a great time to pay tribute to your work — and to reflect on the many achievements of FY2012. In the past year, we've responded to Hurricane Irene and Tropical Storm Lee, approving over \$478 million in loans for survivors of those events. We continue to respond to Hurricane Isaac, for which we've approved \$115 million so far, and a number of other events all across the country. Our successful response to these events is a credit to you and the work you do.

I also want to thank you for your generosity in the Feds Feed Families campaign. Overall, SBA contributed 33,144 pounds of food, 22,178 pounds of which were donated by ODA employees — this is a tremendous testament to your generosity of spirit and your commitment to helping others.

This issue of the ODA Newsletter is dedicated to the everyday work of our employees. Along these lines, ODA will soon be releasing a series of "Day in the Life" videos depicting the operations of every ODA Center, as well as a training video of the loss verification process and a video describing the Disaster Loan program for the general public. These videos will be used for training and orientation of new ODA employees, and I encourage all of you to take a look as soon as they're released.

Again, thank you for your efforts in the last year, and I'm excited to work with you in FY2013.

All the best,

Joe Loddo

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We want to hear from you!

Do you have recommendations for what you'd like to see in this newsletter? Send your comments or suggestions to your Center contributor or to alejandro.contreras@

Read and Conserve

Please read this newsletter electronically to save paper. If you do print, consider sharing with your team!

Feds Feed Families Food Tower at ODA HQ

A Day in the Life at the CSC

The Office of Disaster Assistance is successful in large measure due to the level of support offered to its customers. That support is delivered directly by talented and experienced customer service agents, aided by the services of on-site Administration, Information Technology and Personnel. Taken together and working as a team, the CSC contributes mightily to the ODA mission. The CSC is a state-of-the art center located in Buffalo, New York.

An agent's typical day begins by logging into the telephone and computer systems. An agent may respond to upwards of 50 calls per day. Agents also respond to daily email inquiries. All inbound calls are recorded for quality assurance purposes. Moreover, calls and emails are

continually monitored to gauge effectiveness and to ensure quality. The CSC surveys its customers on a regular basis to assess satisfaction with the services offered. Agents receive feedback, good and bad, which helps improve the effectiveness of the Center. Training sessions are developed in part based upon the feedback received from our customers.

In addition to the ODA mission, the CSC assists the SBA Answer Desk with calls regarding financial assistance programs and services offered by the entrepreneurial side of SBA. This new core responsibility of the CSC helps to bridge the gap between disaster and non-disaster SBA programs.

Reaching out to disaster victims is another service provided by the CSC. Capitalizing on the powerful Avaya telecommunications system, outbound calls are made routinely as filing deadlines approach.

Thousands of outbound calls are placed daily in large-scale disasters, or made by agents manually when time permits.

Screening ELAs is routinely performed by the CSC. Agents make calls and send letters to ELA filers to advise them of the application requirements and to answer questions.

Many of you are familiar with the CSC Help Desk, especially if your computer has ever broken down or if you've needed technical assistance. The Help Desk is staffed by CSC agents with specialized training and skills to resolve tickets.

If you are a disaster reservist, then you are familiar with the ODA Readiness Assessments that are performed quarterly. That assessment is conducted by the CSC for the entire nation. Reservists are required to stay in touch with SBA, and the readiness assessment is a critical tool used to accomplish that goal.

A day in the life of a CSC employee is anything but routine. From responding to inbound inquiries and making outbound calls, monitoring calls and emails for quality assurance, surveying our customers to gauge satisfaction, answering questions from entrepreneurs wanting to start or expand their small businesses, assisting ELA filers, resolving Help Desk tickets, conducting Readiness Assessments and more, nothing could be more exciting and rewarding than being a part of a dynamic organization with an important mission.

A Day in the Life of.....

A normal day at the PDC's field operations department begins at 7 am and it is usually "lights out" around 6:30 pm. What happens in between are among the most significant, yet unsung operations in ODA. From within this not so small corner of the PDC, applications are issued and mailed to disaster victims across the country, and completed applications (including both paper and ELA) are received, screened, accepted and entered into DCMS. Credit reports are run and tax transcripts are ordered, received and matched with accepted applications. Correspondence and loan documents are sent and received and all documents are digitally scanned into DCMS and made accessible across all ODA.

On average, the field operations staff mails more than 250,000 home and business loan applications each year. Applications that are completed and returned to the SBA are screened for acceptance and entered into DCMS. Once accepted and entered, the file is generally on to the DVC for a property loss inspection.

As with everything in ODA, there is an urgency to get the work done quickly and accurately to speed assistance to the applicant. The field operations department's goal is to provide same day service. To help achieve same day service, the field operations department's core staff of 53 are completely cross-trained in all functions of the department. If bottlenecks develop in one area, personnel can be pulled from other areas to work through the backlog and keep the work flowing. The field operations department team knows well the important roles they play in delivering assistance to others in need. Each and every job makes a big difference and it all starts in field operations.

“Knowing that we impact the lives of others is one of the main reasons we come to work on a daily basis.” – Khirah Betts, Application Entry Lead

ODP: Gearing Up for Disasters

One of ODP's primary goals and responsibilities is to ensure that ODA has the necessary staff to respond to the threat of disaster activity, regardless of size and scope. When disaster activity grows beyond the scope of the centers' core staff, ODP can activate qualified surge employees to step in and assist in shouldering the weight of the job.

The ODP assists center management by maintaining updated information on the surge staff. The CSC uses that information to perform quarterly automated readiness assessment calls to determine the availability of the surge staff for specified time periods. ODP attempts to make contact with employees who do not reply to the automated assessment call to confirm that the correct information is on file and record their availability. If disaster activity cannot be handled by the core and surge employees, ODP will hire temporary surge plus employees using our special hiring authority granted by OPM. In concert with each center's management, ODP calls and activates necessary surge employees and hires surge plus employees if needed. As disaster activity decreases, ODP works with center management to adjust staffing levels.

Other News

New ELA Release

Have you heard? In June, ODA introduced a revised electronic loan application (ELA). This revised process replaced the former “ELA Wizard” format with an onscreen version of the standard Disaster Loan Application paper form, familiar to ODA employees. The new format reduces the number of online screens from 80 to 20 and cuts down on paperwork, turnaround time and costs.

The new ELA provides a straight forward and expedient avenue for an individual or business seeking SBA disaster-related assistance to complete and submit their application from any modern computer device with internet access. The onscreen process mirrors the handwritten form and is easier to complete and submit. The submitted application is received by the PDC and

entered directly into the Disaster Credit Management System (DCMS) where normal processing commences.

The ELA can be accessed by the general public via SBA's website. After agreeing to SBA's terms and conditions for use, the applicant advances to the Welcome Screen for account registration. A two factor authentication system helps protect an applicant's personal and sensitive information. Once registered, an applicant can save information entered, leave the process and return, prior to submitting the completed application.

Prior to submitting the application, opportunities and prompts are provided to print the completed application. After submission, an applicant is no longer able to view or retrieve the application. Early feedback indicates the product is well received by applicants and the ODA employees who assist them.

Hurricane Isaac Response

Customer Service Representatives assist disaster loan applicants at a field office in Louisiana.

New and Improved!

The Technical Assistance Loan Application Initiative (TALAI) grew out of the desire to make sure we give applicants every chance possible to be approved for a disaster loan. The effort has two components: approved applicants are referred to SBA resource partners for further assistance, and declined applicants are referred to resource partners for assistance in reapplying. Of the businesses that have reapplied under this program, 43% have been approved!

ODA made it a goal to reduce our improper payments (including any payment made for the wrong amount, to an ineligible recipient, improper use of proceeds, or with inadequate documentation). In FY12, ODA succeeded in reducing improper payments from 28.4% to 17.9%.

Reduction of improper payments remains a priority for ODA as we strive to reach 14% in FY13 and 10% in FY14.

Congratulations, Bill Leggiero!

Employee Spotlight

After 40 years with the Office of Disaster Assistance, it is going to be hard for many of us to see Bill leave but we wish him a fond farewell when he retires at the end of December. Like most ODA employees, Bill started his career as a temporary employee. It was June of 1972 when Hurricane Agnes swept up the eastern seaboard, leaving in its wake a path of destruction. Bill's hometown, Elmira, New York, was especially hard hit. The school where Bill taught English was destroyed, so he was out of a job! Never having heard of SBA and without knowing what the acronym stood for, Bill applied for a job. The same day, he was hired as a GS-5. For the next ten years, Bill traveled across the country working many disasters. He was in Mississippi when the mighty river overflowed its banks in 1973. In 1975 he was in Xenia, Ohio after the deadly tornadoes pummeled the

area. When toxic chemicals were found in the soil in Times Beach, Missouri, he was there. Bill also traveled to several communities along the US/Mexican border in 1981, when the Mexican devaluation of the peso caused extreme economic hardship.

In 1979, Bill left the agency briefly for a permanent position with the Farmers Home Administration, only to return a few months later to ODA, again as a temporary employee. It wasn't until 1982 that Bill finally settled in and accepted a cadre position. He became the Assistant Area Director for Policy and Procedure in the Area 3 Disaster Assistance Office (DAO) in Dallas, Texas. Four years later, he transferred to the Area 4 DAO in Sacramento, California to lead the Congressional Liaison/Media department. In 1991, Bill was selected as the Assistant Area Director of Loan Processing in DAO1. Six years later, he replaced the retiring DAO1 Area Director, and when Transformation occurred in 2005, Bill was selected as the Center Director for the Buffalo, Customer Service Center.

After a career that has spanned 40 years, Bill says it's time to bid adieu. He has other interests he wants to pursue such as volunteer work, golf, travel and spending time with his family back in Elmira. Please join us in congratulating Bill on his retirement and wishing him the very best. He has had a very productive and successful career with SBA, which he can be very proud of. His many contributions are appreciated, and he certainly demonstrated leadership, vision and initiative in working to develop the Area 1 DAO and the Customer Service Center as significant components of the Office of Disaster Assistance. May you live your retirement in good health, great company and happy days!

Jerome Edwards

Jerome Edwards works in the office of Policy, Planning and Evaluation at ODA Headquarters in Washington, DC. Jerome came to ODA in 1984 after finishing his MBA and deciding to pursue a career in finance rather than as an accountant. He left SBA in 1991 for a position at the Federal Deposit Insurance Corporation, but returned in 1997 to work for the SBA "Low Doc" (or low documentation) program. He returned to ODA in 2005 after Hurricane Katrina and in 2008 came to HQ, where he reviews large loans (greater than \$1 million), drafts responses to Congressional inquiries and serves as a point of contact for the field on policy questions. After work, Jerome enjoys taking his bike on long, 40+ mile rides.

Reservists!

The next availability call-up campaign will be in mid-December — don't forget to respond!

Tips for a Healthier Work Space

No one needs a survey to know that stress is part of our busy daily lives. There are surprising ways to reduce stress while still being productive. Whether it is a small change in your environment, to a tiny shift in your activities throughout the day, a few minor adjustments can make your work space a healthier place...

Try a plant! There are many varieties, such as philodendrons, that thrive on neglect. So even though you lack a green thumb: that harsh fluorescent light that bothers you can help that plant give you some fresh oxygen near your cubicle and provide a little 'green space' near you.

Stand Up! Standing up at least once an hour helps keep your blood flowing and keeps muscles and joints looser and more flexible. You may even have to set a timer to remind you, but the results can be significant and noticeable in a short amount of time.

Water, Water, Water! Most of us are dehydrated to some extent and do not even know it. Even a tiny sip keeps your electrolytes up and your focus sharper.

My Snack Drawer! We have all been glad that the vending machine was there at one time or the other, but your choices, especially healthy ones, can be limited. Take time to stock your own choice of healthier snacks and maybe a special treat for those times when you feel like rewarding yourself for a job well done.

Disaster Activity Snapshot

As of November 5th, ODA was working 13 open Presidential IA and 27 open Presidential PA disasters. ODA is actively working 38 Administrative declarations, 3 Governor certifications, 189 Sec Ag and 1 nationwide MREIDL declaration for a total of 271 open/active disasters.

Highlights from the Field

Thanks to Marilyn Dogan of the DVC for sharing this story of the Disaster Loan Program restoring hope for recovery.

“An applicant and her husband were hard at work trying to get their home cleaned up when I arrived onsite. I had a hard time finding the home, so the applicant met me and led me to the home. She and her husband seemed overwhelmed with the process of rebuilding their home. I shared with them information about how our program works, and once I finished they thanked me for the information. The next day, when I called her back to clarify aspects of her file, she told me that before I came out, she had been worried about her ability to rebuild her property. After our meeting, she said, she and her husband felt so much better. The applicant happened to work for the National Finance Center, the agency responsible for processing our payroll checks. I felt honored to help her, especially since the payroll support service she provides to SBA allows us to focus on serving disaster victims.”

Each year, Federal employees show their commitment to their communities through participation in the Combined Federal Campaign (CFC). Last year, nearly one million Federal employees pledged over \$272 million to charities. This year's CFC campaign kicked off September 1st and will run through December 15th. For more information, contact your CFC Key Worker or visit your local CFC campaign Website by using the campaign locator tool here. Let's try to make our goal of 100% participation!