10-14-2016

Business Innovation Group (BIG) News

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Helping People Recover with Disaster Relief

October 14, 2016

My experience with the SBA ODA

-Andi Wilson

The Small Business Administration Office of Disaster Assistance (SBA ODA) seeks to provide low-interest disaster recovery loans to businesses of any size, homeowners, renters and private nonprofit organizations. The purpose of these programs is to provide bridge funding that covers any gap between what a disaster survivor needs to recover and what they receive from other sources, including insurance and available granting institutions.

I have been on the reservist list for the SBA ODA since August of 2013, and August 2016 marks my first activation. All hands were called in for extensive flooding in Louisiana due to heavy rains. Twenty-one parishes were included in the presidential disaster declaration and the difference between total destruction and dry land came down to mere inches.

My job as a reservist is to meet with disaster survivors face-to-face and discuss the financial options available to them through the SBA. If they are found viable in the field, I will help them apply for the program or programs that best suit their needs. For disaster relief, most people think of FEMA, which is reasonable, since they are the largest disaster recovery agency. SBA ODA works in tandem with FEMA, state officials, nonprofit organizations like the Red Cross, and even other federal agencies to better serve survivors all in one location called a Disaster Recovery Center (DRC).

The main goal of each DRC is to meet the needs of disaster survivors; to provide the most help possible with the resources available. Perhaps the most valuable resources provided are time and empathy. Yes, people need funds to get back on their feet, but even more than that, most of the people that sat down with me wanted to be heard. They wanted to tell me about the treasures that were lost.

One woman realized, as we were talking, that in this flood she lost the love letter her husband wrote her in his final days more than a decade earlier. She did not qualify for a loan, but she hugged me before leaving, thankful anyway for having someone listen.

Business is about people, which is sometimes easy to forget. Working as a reservist for the business end of the government brings unique perspective. I am grateful and lucky to be able to serve.