

**COMPUTER MATCHING AGREEMENT BETWEEN
U.S. SMALL BUSINESS ADMINISTRATION
AND
U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY**

I. INTRODUCTION

The SMALL BUSINESS ADMINISTRATION (SBA) and the DEPARTMENT OF HOMELAND SECURITY, FEDERAL EMERGENCY MANAGEMENT AGENCY (DHS/FEMA) have entered into this Computer Matching Agreement (CMA or Agreement) pursuant to section (o) of the Privacy Act of 1974, (Privacy Act), 5 U.S.C. § 552a, as amended by the Computer Matching and Privacy Protection Act of 1988 (Pub. L. 100-503), and as amended by the Computer Matching Privacy Protection Act Amendments of 1990 (Pub. L. 101-508, 5 U.S.C. § 552a(p) (1990)). For purposes of this Agreement, both SBA and DHS/FEMA are the recipient agency and the source agency as defined in 5 U.S.C. § 552a(9) and (11). For this reason, the financial and administrative responsibilities will be evenly distributed between SBA and DHS/FEMA unless otherwise set forth in this agreement.

II. PURPOSE AND LEGAL AUTHORITY

A. Purpose of the Matching Program

Pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Pub. L. 93-288), as amended at 42 U.S.C. §§ 5121-5207 (Stafford Act), DHS/FEMA and SBA may not provide duplicative disaster assistance to individuals, businesses, including Private-Not-for Profits (PNPs), or other entities for the same disaster or emergency losses. To accomplish this, DHS/FEMA and SBA will participate in a Computer Matching program to share data and financial/benefits award decisions of individuals, businesses, and/or other entities to verify eligibility for benefits, prevent duplicative aid from being provided in response to the same disaster or emergency, and recover aid when duplication of benefits is identified.

This Agreement re-establishes the Computer Matching program between DHS/FEMA and SBA set to expire March 2, 2024 in the Federal Register, and can be found on SBA's website: [SBA Privacy Program \(sba.gov\)](https://www.sba.gov/privacy-program) and on DHS's website: [Computer Matching Agreements and Notices | Homeland Security \(dhs.gov\)](https://www.dhs.gov/computer-matching-agreements-and-notice).

The Computer Matching program seeks to confirm the eligibility of applicants seeking SBA Disaster Loans and assistance from the DHS/FEMA Individuals and Households Program (IHP), which covers Other Needs Assistance (ONA) and Housing Assistance (HA). The goal is to ensure that applicants qualify for benefits without receiving duplicate assistance and to verify their initial eligibility for both DHS/FEMA and SBA disaster aid. Additionally, the program seeks to provide updates on the SBA Loan status of recipients of disaster assistance. This process involves comparing specific data from DHS/FEMA disaster applicants with information from SBA disaster loan applications and decisions related to a declared disaster,

as outlined in this Agreement.

B. Legal Authority

This Agreement is executed in compliance with the Privacy Act and other statutes discussed in this Agreement, their implementing regulations, and related notices and guidance.

- The Privacy Act of 1974 (5 U.S.C. § 552a), as amended by the Computer Matching and Privacy Protection Act of 1988 (Pub. L. 100-503) and the Computer Matching and Privacy Protection Amendments of 1990 (Pub. L. 101-508) (Privacy Act).
 - The Small Business Act, codified at 15 U.S.C. § 636(b)(1), Section 7(b)(1).
 - The Robert T. Stafford Disaster Relief and Emergency Assistance Act, codified at 42 U.S.C. § 5155, Section 312.
 - The Debt Collection Improvement Act of 1996, 31 U.S.C. 3325(d) and 7701(c)(1).
 - Executive Order 13411, Improving Assistance for Disaster Victims, 71 Fed. Reg. 52729 (Aug 29, 2006).
1. Section 312 of the Stafford Act, as amended, at 42 U.S.C. § 5155, requires each federal agency that administers any program that provides financial assistance as a result of a major disaster or emergency to assure that no individual or entity receives duplicate financial assistance under any program or from insurance or any other source. The Stafford Act requires DHS/FEMA or SBA (whichever agency provided the duplicative assistance) to recover all duplicative assistance from the recipient, when the head of such agency considers it to be in the best interest of the Federal Government, 42 U.S.C. § 5155(c).
 2. Pursuant to Section 408(i) of the Stafford Act, 42 U.S.C. § 5174(i), in carrying out Section 408 (Federal Assistance to Individuals and Households), DHS/FEMA is directed and authorized to "develop a system, including an electronic database," to:
 1. Verify the identity and address of recipients of assistance to provide reasonable assurance that payments are made only to an individual or household that is eligible for such assistance by sharing personally identifiable information (PII);
 2. Minimize the risk of making duplicative payments or payments for fraudulent claims;
 3. Collect any duplicate payment on a claim, or reduce the amount of subsequent payments to offset the amount of any such duplicate payment;
 4. Provide instructions to recipients of assistance regarding the proper use of any such assistance, regardless of how such assistance is distributed; and
 5. Conduct an expedited and simplified review and appeal process for an

individual or household whose application for assistance is denied.

3. FEMA collects and maintains PII of individuals who apply for FEMA disaster assistance under Section 408 of the Stafford Act. The provision of these records is further allowed under Routine Uses I.1 and S of the DHS/FEMA Disaster Recovery Assistance Files System of Records Notice (SORN), 87 Fed. Reg. 7852 (February 10, 2022). Routine Use (RU) I.1 states that DHS/FEMA may disclose applicant information to prevent a duplication of efforts or a duplication of benefits in determining eligibility for disaster assistance, and/or to address unmet needs of eligible, ineligible, or partially-eligible FEMA applicants and to federal entities with programs that make available disaster assistance to individuals and households, administer a disaster-related program, and/or give preference of priority to disaster applicants, including those that evacuate from a declared state to another state, and to prevent a duplication of benefits. RU S permits FEMA to share information to other federal, state, local, or tribal government agencies, and voluntary organizations under approved computer matching efforts.
4. Pursuant to the Debt Collection Improvement Act of 1996, 31 U.S.C. §§ 3325(d) and 7701(c)(1), federal agencies are required to collect the taxpayer identification number (i.e., Social Security Number) of each person who receives payments from the federal government; and from each person doing business with the federal government.
 - A. For the purposes of 31 U.S.C. § 7701, a person is considered to be doing business with the federal government if the person is:
 - i. A lender or servicer in a federal guaranteed or insured loan program administered by a federal agency;
 - ii. An applicant for, or recipient of, a federal license permit, right-of-way, grant or benefit payment administered by a federal agency;
 - iii. A contractor of a federal agency;
 - iv. Assessed a fine, fee, royalty or penalty by a federal agency;
 - v. In a relationship with a federal agency that may give rise to a receivable due to that agency, such as a partner of a borrower in or a guarantor of a federal direct or insured loan administered by the federal agency.

Each federal agency must inform each person required to disclose his or her taxpayer identification number of the agency's intent to use such number for purposes of collecting and reporting on any delinquent amounts arising out of such person's relationship with the federal government.

5. Fraud, waste, and abuse prevention efforts pursuant to the aforementioned statutory authorities are also applicable to certain FEMA-administered pilot programs, designed to provide alternative or additional federal disaster assistance programs. 6 U.S.C. §§ 776-777.
6. SBA's legal authority to make disaster loans to repair, rehabilitate or replace property, real or personal, damaged or destroyed without duplicating benefits is contained in section 7(b)(1) of the Small Business Act, 15 U.S.C. § 636 (b) (1), provided that such damage or destruction is not compensated for by insurance or otherwise.
7. SBA regulation 13 C.F.R. § 123.108 requires that grant assistance received from FEMA's Individuals and Households Program (IHP) that duplicates the damage covered by the SBA loan must be deducted from the SBA disaster loan eligibility.
8. SBA is allowed to share information with DHS/FEMA pursuant to Routine uses (F) and (G) of SBA-20 Disaster Loans Case Files, 86 Fed. Reg. 64979 (November 19, 2021).

III. JUSTIFICATION AND EXPECTED RESULTS

A. Justification

DHS/FEMA collaborates with the SBA in determining applicant eligibility for ONA. ONA is a provision of IHP, authorized by section 408(e) of the of the Stafford Act, that provides financial assistance for disaster-related necessary expenses and serious needs that are not covered by insurance or provided by any other source. There are two categories of ONA: Non-SBA-dependent ONA and SBA-dependent ONA. Non-SBA-dependent ONA is assistance DHS/FEMA provides for funeral, medical, dental, childcare, and miscellaneous expenses without regard to whether a disaster survivor may obtain an SBA loan. SBA-dependent ONA is assistance where the disaster survivor must first apply to SBA for a loan for personal property and transportation expenses before DHS/FEMA provides assistance for these expenses. 44 C.F.R. 206.119 (a)(1) and 206.191(d)(2).

The Small Business Act authorizes the SBA to provide low-interest disaster loans to applicants who have sustained damage in a disaster. An applicant must meet a minimum income test, which the SBA establishes, to be considered for a loan. DHS/FEMA refers the applicant's registration to SBA if the applicant's income meets SBA minimum guidelines. Once referred to SBA, the applicant must apply for an SBA low-interest disaster loan which is based on credit-worthiness. All denied applicants are referred back to DHS/FEMA for possible SBA-dependent ONA. DHS/FEMA will provide assistance for SBA-dependent ONA if the applicant's SBA loan application is denied or if their income does not meet the SBA minimum threshold to warrant an SBA referral. However, if SBA approves the applicant's loan application and the applicant does not accept the loan, DHS/FEMA will not provide any SBA-dependent ONA to that applicant.

SBA provides low-interest, long-term Federal disaster loans to homeowners, renters, businesses of all sizes and private, non-profit organizations to help repair or replace privately-owned property that was damaged or destroyed in a declared disaster event. SBA disaster loan assistance is for uninsured, underinsured otherwise uncompensated disaster losses only. A disaster survivor's SBA disaster loan eligibility is determined by total amount of disaster losses, as verified by SBA, less recoveries such as insurance, FEMA grant assistance and other sources. In the normal sequence of delivery, a disaster survivor will initiate the Federal disaster assistance process by registering with FEMA. If the survivor's reported household income is above a minimum threshold, as provided to FEMA by SBA, they will be referred to the SBA disaster loan program and encouraged to apply for disaster loan assistance. After the survivor submits an SBA disaster loan application, SBA will determine loan eligibility by estimating the applicant's disaster losses and verifying other assistance received, including insurance, FEMA grant assistance and other recoveries.

DHS/FEMA and SBA coordinate to ensure that ONA and SBA disaster loans do not cause a duplication of benefits for the same type of assistance. DHS/FEMA and SBA provide benefits for the same type of assistance: personal property damage and transportation assistance. Additionally, the amount of aid provided by SBA impacts the amount of assistance FEMA provides. This matching program ensures disaster survivors are not receiving duplicative benefits from both agencies.

It is also recognized that the programs covered by this Agreement are part of a government-wide initiative, Executive Order 13411 - Improving Assistance for Disaster Victims (August 29, 2006). This order mandates DHS/FEMA to identify and prevent duplication of benefits received by individuals, businesses, or other entities for the same disaster. That initiative and this matching program are consistent with Office of Management and Budget (OMB) guidance on interpreting the provisions of the Computer Matching and Privacy Protection Act of 1988, 54 Fed. Reg. 25818 (June 19, 1989); and OMB Circular A-130, Appendix I, "Federal Agency Responsibilities for Maintaining Records about Individuals."

B. Expected Results

The matching program ensures that benefits provided to disaster survivors by DHS/FEMA and SBA are not duplicated. By way of the DHS/FEMA disaster registration identification (ID) number, DHS/FEMA and SBA are able to identify the applications received from mutual DHS/FEMA and SBA disaster survivors.

By the nature of the sequence of delivery, as outlined in FEMA Regulation, 44 C.F.R. Section 206.191, survivors that register with FEMA for possible disaster assistance and meet SBA's minimum income requirements are automatically referred to SBA for possible loan assistance to homeowners and renters. The Agreement helps to identify instances where the same disaster survivor has submitted applications to both FEMA

and SBA, which could result in a duplication of benefits (DOB). Since FY 2018¹ the use of the Agreement has identified 390,494 instances where the same disaster survivor submitted applications to both agencies, a yearly average of 78,099. These loans were valued at \$4,118,940,623, a yearly average of \$823,788,124.60. Once the computer match identifies a potential DOB, SBA staff manually review the files to determine whether a DOB exists and the amount of the DOB. In FY 2022 and 2023, SBA declined 466 loans due to recoveries from other sources. The verified loss amount for these declined loans totaled more than \$40.7 million, an average of \$87,389.88 per loan application declined due to other recoveries.

Prior to the use of this computer match, SBA loan officers used stand-alone PCs to access FEMA's system, National Emergency Management Information System-Individual Assistance (NEMIS-IA). Without the computer matching Agreement, SBA staff performed a manual checking process to avoid a duplication of benefits. This duplication of benefits check procedure took approximately 12 minutes per loan application and was performed on all loan applications, not just the approved loans. In FY23, a total of 45,418 loan applications were received. Assuming the next three years (the number of years covered by this CMA) are the same, a total of 136,254 applications are estimated to be received. With each of these applications requiring 12 minutes of effort, a total of 1.6M minutes of reviews would be required to be expended. Assuming the average loan specialist earns \$37.87,² which equates to \$0.63 per minute, this CMA will save \$1.008M.

IV. RECORDS DESCRIPTION

As required by the Privacy Act's subsection 552a(o)(1)(C), the following is a description of the records that will be matched:

A. Systems of Records and Estimated Number of Records Involved

DHS/FEMA-008 Disaster Recovery Assistance Files (87 Fed. Reg. 7852, February 10, 2022) accesses records from its Disaster Recovery Assistance Files system of records, as provided by the DHS/FEMA - 008 SORN, through its NEMIS-IA system, and matches them to the records that SBA provides from its SBA- 20 Disaster Loans Case Files, 86 Fed. Reg. 64979 (November 19, 2021) system of records, as amended.

SBA-20 Disaster Loans Case Files (86 Fed. Reg. 64979, November 19, 2021) uses its Disaster Lending System to access records from its Disaster Loan Case Files system of records and match them to the records that DHS/FEMA provides from its Disaster Recovery Assistance Files system of records. Under this agreement, DHS/FEMA and SBA exchange data to: 1) check for initial registrations, 2) check for the duplication

¹ The SBA data period is from October 1, 2018 through September 30, 2023.

² Average pay of a Credit Counselor and Loan Officer NAICS 13-2070 found: [Federal Executive Branch \(OEWS Designation\) – May 2022 OEWS Industry-Specific Occupational Employment and Wage Estimates \(bls.gov\)](#).

of benefits, and 3) update the SBA Loan Status.

Records Estimate

SBA and DHS/FEMA intend to match records after any disaster in which FEMA provides IHP assistance or SBA awards disaster loans. The estimated number of records SBA and DHS/FEMA will match following any disaster fluctuate based on the size and impact area of the disaster and depend upon the number of individuals that are affected. The damage type and cost will be determined after the disaster, and cannot easily be estimated, as the scale and impact of each disaster is unique.

B. Description of the Match

The three types of match processes, for initial registration, duplication of benefits, and status updates, are described below.

1. DHS/FEMA – SBA Automated Import/Export Process for Initial Registrations.

- a. SBA is the recipient (i.e., matching) agency. SBA will match records from its Disaster Loans Case Files (SBA-20), as identified in Section (Ic), applications and information accessed via the Disaster Lending System, to the records extracted and provided by DHS/FEMA from its DHS/FEMA Disaster Recovery Assistance Files system of records, as identified in Section II.B.
- b. DHS/FEMA will provide SBA the data elements identified in the current NEMIS-IA Disaster Assistance Improvement Program (DAIP) Interface Control Document (ICD) (See Appendix A), which includes but is not limited to the following information: Applicant's PII, which includes: FEMA Registration ID Number, name, address, social security number, and date of birth; damaged property information; insurance policy data; property occupant data; vehicle registration data; and flood zone and flood insurance data.
- c. SBA will conduct the match against the Disaster Loans Case Files (SBA-20) via Disaster Lending System using the FEMA Disaster ID number, FEMA Registration ID number, Product (Home/Business), and Registration Occupant Social Security number (SSN) to create a New Pre-Application. The records SBA receives are of DHS/FEMA applicants who are referred to SBA for disaster loan assistance. Controls on the DHS/FEMA export of data are in place to ensure that SBA only receives unique and valid referral records.

- d. When SBA matches its records to those provided by DHS/FEMA, two types of matches are possible: a full match and a partial match. A full match exists when an SBA record matches a DHS/FEMA record on each of the following data fields: FEMA Disaster ID number, FEMA Registration ID number, Product (Home/Business), and Registration Occupant Social Security Number (SSN). A partial match exists when an SBA record matches a DHS/FEMA record on one or more, but not all of the data fields listed above. If an exact (full) match is found among SBA records for the current imported record, the current record is automatically marked as a duplicate by the system with appropriate comments inserted to indicate the corresponding record that matched. If a partial match is found during the import process, the record is routed for manual examination, investigation, and resolution to determine whether it is truly a duplicate record.

2. DHS/FEMA-SBA Duplication of Benefits Automated Match Process:

- a. Both DHS/FEMA and SBA will act as the recipient (i.e., matching) agency. SBA will extract and provide to DHS/FEMA data from its Disaster Loans Case Files system of records, as identified in Section (1c), and accessed via the Disaster Lending System. DHS/FEMA will match the data SBA provides to records in its Disaster Recovery Assistance Files system of records, as identified in Section II.B., accessed through NEMIS-IA System, via the FEMA Registration ID number. SBA will issue a data call to DHS/FEMA requesting that DHS/FEMA return any records for which NEMIS-IA found a match. For each match found, DHS/FEMA sends all of its applicant information that it collects during the registration process to SBA so that SBA may match these records with its registrant data in the Disaster Lending System. SBA's Disaster Lending System manual process triggers an automated interface to query NEMIS- IA, using the FEMA Registration ID number as the unique identifier.
- b. DHS/FEMA will return the following fields for the matching DHS/FEMA record, if any: FEMA Disaster Number; FEMA Registration ID number; applicant and if applicable, co-applicant name; damaged dwelling address, phone number, SSN, damaged property data, insurance policy information, contact address (if different from damaged dwelling address), flood zone and flood insurance data, FEMA Housing Assistance and Other Needs Assistance data, program, award level, eligibility, inspection data, verification of ownership and occupancy, and approval or rejection data. DHS/FEMA will return no result when the FEMA Registration ID number is not matched.
- c. For each matching record received from DHS/FEMA, SBA determines whether DHS/FEMA assistance duplicates SBA loan assistance. If SBA loan officers determine that there is a duplication of benefits, the duplicated amount is deducted from the eligible SBA loan amount.

3. DHS/FEMA-SBA Status Update Automated Match Process:

- a. DHS/FEMA will act as the recipient (i.e., matching) agency. DHS/FEMA will match records from its Disaster Recovery Assistance Files system of records, as identified in Section (1b), to the records extracted and provided by SBA from its Disaster Loans Case Files system of records, as identified in Section (1c). The purpose of this process is to update DHS/FEMA applicant information with the status of SBA loan determinations. The records provided by SBA will be automatically imported into NEMIS-IA to update the status of existing applicant records. The records DHS/FEMA receives from SBA are of DHS/FEMA applicants who were referred to SBA for disaster loan assistance. Controls on the SBA export of data are in place to ensure that DHS/FEMA only receives unique and valid referral records.
- b. SBA will provide to DHS/FEMA information and data, including but not limited to the following: personal information about SBA applicants, including name, damaged dwelling address, and SSN; application data; loss to personal property data; loss mitigation data; SBA loan data; and SBA event data. DHS/FEMA will conduct the match using FEMA Disaster Number and FEMA Registration ID number.
- c. Loan data for matched records will be recorded and displayed in NEMIS-IA. Loan data will also be run through NEMIS-IA business rules; potentially duplicative categories of assistance are sent to FEMA's Program Review process for manual evaluation of any duplication of benefits. If FEMA review staff determines that there is a duplication of benefits, the duplicated amount is deducted from the eligible award. FEMA applicants receive a letter, (hardcopy or electronic) that indicates the amount of their eligible award and their ability to appeal.

C. Projected Starting and Completion Dates

This Agreement will take effect forty (40) days from the date copies of this signed Agreement are sent to both Houses of Congress and OMB, or thirty (30) days from the date the Computer Matching Notice is published in the Federal Register for public comment, at which time comments will be addressed. Additionally, depending on whether comments are received, this Agreement could yield a contrary determination (Commencement Date). DHS/FEMA is the agency that will:

1. Transmit this Agreement to Congress;
2. Notify OMB;
3. Publish the Computer Matching Notice in the Federal Register; and
4. Address public comments that may result from publication in the Federal

Register.

Matches under this program will be conducted for every Presidential disaster declaration where IHP assistance has been granted. The aforementioned matching processes shall commence, as needed, following a disaster declaration, and shall last until DHS/FEMA IHP disaster assistance closes out, or until SBA have stopped processing applications, whichever is later.

V. NOTICE PROCEDURES

The Privacy Act's subsection 552a(o)(1)(D) requires CMAs to specify procedures for notifying applicants/recipients at the time of registration and other periodic notice, as directed by the Data Integrity Board of such agency (subject to guidance provided by the Director of OMB pursuant to subsection v), to applicants for and recipients of financial assistance or payments under Federal benefit programs.

As noted under Section V.A. and Section V.B. of this Agreement, DHS/FEMA and SBA have both published SORNs informing applicants/recipients that their information may be subject to verification through matching programs per 5 U.S.C. § 552a(o)(1)(D). As further required by the Privacy Act, DHS/FEMA and SBA shall make a copy of this Agreement available to the public on the agency's website and it shall be published in the Federal Register. 5 U.S.C. 552a(o)(2)(A)(ii).

A. DHS/FEMA Recipients

FEMA Form 104-FY-21-122 "Application/Registration for Disaster Assistance," and various other forms used for financial assistance benefits immediately following a declared disaster, use a Privacy Act statement, see 5 U.S.C. § 552a(e)(3), to provide notice to applicants regarding the use of their information. The Privacy Act statements provide notice of computer matching or the sharing of their records consistent with this Agreement. The Privacy Act statement is read to call center applicants and is displayed and agreed to by Internet applicants. Additionally, DHS/FEMA gives public notice via its Individual Assistance Program Privacy Impact Assessment (PIA)³ and in its system of records notice identified in Section II.B.

B. SBA Recipients

SBA Forms 5 "Disaster Business Loan Application," 5C "Disaster Home Loan Application," and the Electronic Loan Application (ELA) include a Privacy Act statement that provides notice that SBA may disclose personal information under a published "routine use," as permitted by law. SBA's published system of records notice, identified in Section II. B, provides notice that a computer match may be performed to share information with another Federal agency in connection with the issuance of a grant, loan or other benefit. In addition, the Privacy Act requires that a copy of each

³ The PIA can be found at: <https://www.dhs.gov/publication/dhsfemapia-049-individual-assistance-ia-program>.

CMA entered into with a recipient agency shall be available upon request to the public.

VI. VERIFICATION PROCEDURE AND OPPORTUNITY TO CONTEST

A. General

The Privacy Act subsection 552a(o)(1)(E) requires that each CMA outline procedures for verifying information produced in the matching program, as required by 5 U.S.C. § 552a(p). This subsection requires agencies to independently verify the information produced by a matching program and to provide the individual an opportunity to contest the agency's findings, before an adverse action is taken against the individual, as a result of the match. Subsequent amendments and regulations allow for an agency to authorize a waiver of independent verification procedures when it finds a high degree of confidence in the accuracy of the data. (See OMB "Final Guidance Interpreting the Provisions of P.L.100-503, the Computer Matching and Privacy Protection Act", Sec. 6.g. Providing Due Process to Matching Subjects, 54 Fed. Reg. 25,818 (June 19, 1989).

DHS/FEMA will be responsible for ensuring that DHS/FEMA data is current and accurate at the time it is provided to SBA. SBA will be responsible for ensuring that SBA data is current and accurate at the time it is provided to DHS/FEMA.

B. DHS/FEMA-SBA Automated Import/Export Process for Initial Registrations

The matching program for the initial contact information for individuals and businesses will be accomplished by mapping applicant data for DHS/FEMA NEMIS-IA fields described earlier to the Disaster Lending System application data fields. During the automated import process, a computer match is performed against existing Disaster Lending System applications as described in Section IV.B.1.

If the applicant's data does not match an existing pre-application or application in the SBA's Disaster Lending System, then the applicant's data will be automatically transferred into Disaster Lending System to create a new pre-Application. An SBA application for disaster assistance may be mailed to registrant.

If the applicant's data does match an existing pre-application or application in SBA's Disaster Lending System, it indicates that there may be an existing pre-application/application for the applicant in the Disaster Lending System. If there is an exact match, the system will transfer the record into SBA's Disaster Lending System but will identify it as a duplicate with appropriate comments inserted to indicate the corresponding record that matched. If there is a partial match, the system will insert the record within the SBA's Disaster Lending System but will identify it as a potential duplicate. The record is then further reviewed by SBA employees to determine whether the data reported by the DHS/FEMA applicant is a duplicate of previously submitted registration data. Only one of the applications is kept for processing and the other duplicate pre-applications or applications will not be processed.

C. DHS/FEMA-SBA Duplication of Benefits Automated Match

The matching program is to ensure that recipients of SBA disaster loans have not received duplicative benefits for the same disaster from DHS/FEMA. The matching process begins by matching the DHS/FEMA Registration ID number. If the data matches, specific to the application or approved loan, SBA will then proceed with its manual process to determine whether there is a duplication of benefits. Upon determining that there is duplication of benefits, the dollar values for the benefits issued by DHS/FEMA may reduce the eligible amount of the disaster loan or may cause SBA loan proceeds to be used to repay the grant program in the amount of the duplicated assistance.

DHS/FEMA and SBA are responsible for verifying the submissions of data used during each respective benefit process and for resolving any discrepancies or inconsistencies on an individual basis.

At SBA, the matching program for duplication of benefits will be executed as part of loan processing and prior to each disbursement of an approved SBA disaster loan. Any match indicating that there is a possible duplicate benefit will be further reviewed by an SBA employee to determine whether the DHS/FEMA grant monies reported by the applicant or borrower are correct and matches the data reported by DHS/FEMA. If there is a duplication of benefits, the amount of the SBA disaster loan will be reduced accordingly and the applicant will be provided written notice of the changes by processing a loan modification to reduce the loan amount or, where appropriate, to repay the DHS/FEMA grant program. The notice will provide the applicant with an opportunity to apply for reconsideration of the loan modification within six months of the date of the notice. Except in extraordinary or unforeseeable circumstances, SBA will not consider a request for a loan increase received more than two years from the date of the loan approval.

D. DHS/FEMA-SBA Status Update Automated Processes

For informational purposes, SBA sends DHS/FEMA loan status updates as they occur and FEMA updates the loan records in NEMIS-IA based on the loan information received.

E. DHS/FEMA Notice and Opportunity to Contest

As required by the Privacy Act's subsection 552a(p), DHS/FEMA will not terminate, suspend, reduce, deny, or take other adverse action against an applicant for or recipient of temporary housing assistance based on data disclosed from DHS/FEMA records until the individual is notified in writing of the potential adverse action, and provided an opportunity to contest the planned action. Notice will be provided in English and Spanish and include a tagline in the major languages of the limited English population, indicating how information is available in other languages. For additional information on language services, please see Section X.

"Adverse action" means any action resulting in a termination, suspension, reduction, or final denial of eligibility, payment, or benefit. The applicant will follow the current DHS/FEMA process for response as detailed in the written notice or letter.

To enable rapid response and resolution, DHS/FEMA and SBA telephone numbers will be provided to call in the event of a dispute. DHS/FEMA and/or SBA will respond to these calls as soon as reasonably possible, and when requested, in writing.

VII. DISPOSITION AND RECORDS RETENTION OF MATCHED ITEMS

As required by the Privacy Act's subsection 552a(o)(1)(F):

- A. DHS/FEMA will retain data it receives from SBA under this Agreement only for the processing times required for the applicable federally funded benefit programs to verify data, and will then destroy all such data.
- B. SBA will retain data received from DHS/FEMA under this Agreement only for the processing times required for the applicable federally funded benefit programs to verify data, and will then destroy all such data.
- C. An exception applies if the information is required for evidentiary reasons, in which case, the information will be destroyed upon completion of the criminal, civil, or administrative actions and cases.
- D. Any paper-based documentation used to determine whether a record was matched in the other agency's system and any documentation that was prepared for, provided to, or used to determine final benefit status will be destroyed by shredding, burning, or electronic erasure of the subject information according to the proper records retention schedules. Other identifiable records that may be created by each agency during the course of the investigation will be destroyed as soon as they have served the matching program's purpose pursuant to records retention requirements established in conjunction with the National Archives and Records Administration (NARA). For electronic matches, electronic records will be housed in DHS/FEMA's NEMIS-IA System, and SBA's Disaster Lending System database, retained with and according to the appropriate disaster recovery assistance records determined by the NARA.
- E. Pursuant to SBA document retention policy, SBA retains applicant records in Disaster Lending System loan files, including records for matched items. DHS/FEMA will retain records pursuant to the Retention and Disposal section of DHS/FEMA-008 Disaster Recovery Assistance Files, 87 Fed. Reg. 7852 (February 10, 2022), or as amended.

VIII. SECURITY PROCEDURES

As required by the Privacy Act's subsection 552a(o)(1)(G), SBA and DHS/FEMA agree to the following information security procedures:

A. Administrative

DHS/FEMA and SBA will comply with the existing and future requirements set forth by the Privacy Act, 44 U.S.C. §§ 3541-3549, related OMB circulars and memoranda such as Circular A-130, Managing Information as a Strategic Resource (July 28, 2016); NIST directives; and the Federal Acquisition Regulations (FAR), including any applicable amendments published after the effective date of this Agreement. These laws, directives, and regulations include requirements for safeguarding federal information systems and PII used in federal agency business processes, as well as related reporting requirements. Specifically, the Federal Information System Modernization Act of 2014 (FISMA), (44 U.S.C. §§3501 - 3558) requirements apply to all federal contractors, organizations, or entities that possess or use federal information, or that operate, use, or have access to federal information systems on behalf of an agency. Both DHS/FEMA and SBA will ensure that their authorized users will receive training to ensure proper information security and privacy protections are adhered to in a manner consistent with this Agreement. Accordingly, DHS/FEMA and SBA will restrict access to the data matched and to any data created by the match to only those users authorized under this Agreement.

B. Technical

DHS/FEMA will transmit the data (specified in this Agreement) to SBA via the following process:

1. SBA will pull application data from DHS/FEMA Disaster Assistance Center (DAC) via a web service based Simple Object Access Protocol (SOAP), Extensible Markup Language (XML)/ Hypertext Transfer Protocol Secure (HTTPS) request. The data will be used to create applications inside the Disaster Loan System. For each record, a National Information Exchange Model (NIEM)-compliant response will be sent back to FEMA DAC indicating success or failure for the transfer of data. The SBA Disaster Loan System to DHS/FEMA DAC export of registration information (specified in this Agreement) will occur via a web services-based SOAP, XML/ HTTPS request.
2. The DHS/FEMA Duplication of Benefits Interface will be initiated from the Disaster Loan System via a web service based Simple Object Access Protocol (SOAP), Extensible Markup Language (XML)/ Hypertext Transfer Protocol Secure (HTTPS) request. The results of the query are returned to the Disaster Loan System in real-time and populated in the Disaster Loan System for delegated SBA

staff to use in the determination of duplication of benefits.

C. Physical

SBA and DHS/FEMA agree to maintain all automated matching records in a secured computer environment that includes the use of authorized access codes (passwords and/or PIV) to restrict access. Those records will be maintained under conditions that restrict access to persons who need them in connection with their official duties related to the matching process. It is the responsibility of the user's supervisor to ensure that DHS/FEMA or SBA, as applicable, are notified when a user has departed or duties have changed such that the user no longer needs access to the system, to ensure timely deletion of the user's account and password.

D. On-Site Inspections

SBA and DHS/FEMA may make on-site inspections of each other's recordkeeping and security practices or make provisions beyond those in this Agreement to ensure the adequate safeguarding of records exchanged.

IX. MONITORING AND COMPLIANCE

DHS/FEMA and SBA agree that each agency may monitor compliance with the terms of this Agreement, including all privacy protections and non-discrimination requirements. Both agencies have the right to monitor and review (1) transactions conducted pursuant to this Agreement, (2) the use of information obtained pursuant to this Agreement, and (3) policies, practices, and procedures related to this Agreement.

Both agencies have the right to make onsite inspections to audit compliance with this Agreement for the duration or any extension of this Agreement. DHS/FEMA and SBA will cooperate to ensure the success of each agency's monitoring and compliance activities.

X. NON-DISCRIMINATION

Any action required or permitted under this Agreement shall be conducted in a manner that does not discriminate against an individual based upon his or her national origin, race, color, sex, religion, or disability in accordance with Section 705 of the Homeland Security Act of 2002; Section 504 of the Rehabilitation Act of 1973, and agency implementing regulations at 6 C.F.R Part 15.

In fulfilling the obligations under Executive Order 13,166 ("Improving Access to Services for Persons with Limited English Proficiency," 65 Fed. Reg. 50,121 (Aug. 11, 2000)), DHS/FEMA and SBA will provide persons with limited English proficiency (LEP) with meaningful access to federally conducted programs and activities, including services and benefits. Meaningful access includes providing timely language assistance

services to ensure effective communication with LEP persons and providing language services that are sufficient to provide the same level of access to services received by persons who are not LEP. Language assistance services may be oral and written and must be provided at no charge to the individual. Vital documents, including notices relating to consent, verification of status, and contesting verification failures should be translated.

In accordance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. § 701) and related agency implementing regulations, DHS/FEMA and SBA will provide accommodations to individuals with disabilities to ensure effective communication; including providing qualified sign language interpreters; providing accessible electronic and information technology; and producing notices and publications in alternate formats, at no charge to the individual. Persons with disabilities that may require accommodation and provision of alternative communication methods to ensure effective communication include persons who are deaf or hard of hearing, persons with vision impairments, and persons with psychiatric and/or developmental disabilities.

XI. RECORDS USAGE, DUPLICATION AND REDISCLOSURE RESTRICTIONS

SBA and DHS/FEMA agree to the following restrictions on use, duplication, and disclosure of information furnished by the other agency:

- A. Records obtained for this matching program or created by the match will not be disclosed outside the agency except as may be essential to conduct the matching program, or as may be required by law. Each agency will obtain the written permission of the other agency before making such disclosure. See DHS/FEMA and SBA routine uses provided in the systems of records notices identified in Section II.B.
- B. Records obtained for this matching program or created by the match will not be disseminated within the agency except on a need-to-know basis, nor will they be used for any purpose other than that expressly described in this Agreement.
- C. Data or information exchanged will not be duplicated unless essential to the conduct of the matching program. All stipulations in this Agreement will apply to any duplication.
- D. If required to disclose these records to a state or local agency or to a government contractor in order to accomplish the matching program's purpose, each agency will obtain the written agreement of that entity to abide by the terms of this Agreement.
- E. Each agency will keep an accounting of disclosures of an individual's record as required by the Privacy Act (5 U.S.C. § 552a(c)) and will make the accounting available upon request by the individual or other agency.

XII. RECORDS ACCURACY ASSESSMENTS

DHS/FEMA and SBA attest that the quality of the specific records to be used in this matching program is assessed to be at least 99% accurate. The possibility of any erroneous match is extremely small.

In order to apply for DHS/FEMA assistance online via the DAC portal, an applicant's name, address, SSN, and date of birth are sent to a commercial database provider to perform identity verification. The identity verification ensures that a person exists with the provided credentials. In the rare instances where the applicant's identity is not verified online or the applicant chooses, the applicants must call one of the DHS/FEMA call centers to complete the registrations. The identity verification process is performed again.

In order to apply for SBA's Disaster Loan Assistance online via SBA's Electronic Loan Application (ELA) an applicant's name, address, SSN, and date of birth and other information is sent to a commercial database provider to perform identity verification. The identity verification confirms that a person exists with the provided credentials. In the rare instances where the online applicant's identity cannot be verified electronically or if the applicant chooses, the applicant must call SBA's Customer Service Center to complete the online application. Once an application (electronic or paper) is completed and submitted, the information is transmitted to the Disaster Lending System, where it is reviewed and processed by loan officers, who also verify each applicant's identity.

XIII. INCIDENT REPORTING AND NOTIFICATION RESPONSIBILITIES

A. DHS/FEMA and SBA agree to report and track incidents in accordance with the most recent, final version of NIST Special Publication 800-61.⁴ Upon detection of an incident related to this interconnection, the agency experiencing the incident will promptly notify the other agency's System Security Contact(s) below:

- DHS/FEMA will promptly notify the following contact at SBA simultaneously: SBA Office of Capital Access - Disaster Lending System Operations Center: (703) 487-8100, and SBA Office of Chief Information Officer (OCIO) Chief Information Security Officer, Kelvin Moore, 202-205-0101.
- SBA will promptly notify, the following contact at DHS/FEMA simultaneously: Information System Security Officer (ISSO), Recovery Technology Programs Division (RTPD), Disaster Assistance Improvement Program (DAIP) via email at: DAIP-Support-RTPD-FEMA@fema.dhs.gov.

⁴ Cichonski, P., Millar, T., Grance, T., & Scarfone, K. (2012, August). Computer Security Incident Handling Guide (Unit, Department of Commerce, National Institute of Standards and Technology). Retrieved from <http://nvlpubs.nist.gov/nistp1bs/SpecialPublications/NIST.SP.800-61r2.pdf>.

- B.** If the federal agency experiencing the incident is unable to speak with the other federal agency's System Security Contacts within one (1) hour, or if contacting the System Security Contact is not practical (e.g., outside of normal business hours), then the following contact information shall be used:
- FEMA Security Operations Center (SOC): (540) 542-4762 OR FEMA Helpdesk: 1-888-457-3362
 - SBA Security Operations Center: (202) 205-0101 or SOC@sba.gov
- C.** If either DHS/FEMA and SBA experience an exposure of PII provided under the terms of this Agreement, the federal agency that experienced the loss incident will also comply with the PII breach reporting and security requirements set forth by OMB M-17-12 "Preparing for and Responding to a Breach of Personally Identifiable Information" (January 3, 2017).
- D.** Neither SBA nor FEMA shall be liable for any cause of action arising from the possession, control, or use by a State or local government of survivor/registrant PII, or for any loss, claim, damage or liability, of whatsoever kind or nature, which may arise from or in connection with this Agreement or the use of survivor/registrant PII.

Nothing in this section shall be construed as a waiver of sovereign immunity against suits by third persons against a State or local government.

Notwithstanding any rights that may be available under the legal authorities referenced in this Agreement, this Agreement itself is not intended to, and does not, create any right or benefit, substantive or procedural, enforceable at law or in equity by any party against the United States, its departments, agencies, or entities, its officers, employees, or agents, or any other person.

- E.** DHS/FEMA and SBA agree to notify all the Security Contact(s) named in this Agreement as soon as possible, but no later than one (1) hour, after the discovery of a breach (or suspected breach) involving PII. The agency that experienced the incident will also be responsible for following its internal established procedures, including:
- Notifying the proper organizations (e.g., Department of Homeland Security/Cybersecurity and Infrastructure Security Agency (DHS/CISA), the ISSOs, and other contacts listed in this document);
 - Conducting a breach and risk analysis, and making a determination of the need for notice and/or remediation to individuals affected by the loss;
 - Providing such notice and credit monitoring to the affected individuals at no cost to the other agency, if the analysis conducted by the agency having experienced the loss incident indicates that individual notice and credit

monitoring are appropriate.

- F.** In the event of any incident arising from or in connection with this Agreement, each Agency will be responsible only for costs and/or litigation arising from a breach of the Agency's own systems or data; FEMA is responsible only for costs and litigation associated with breaches to FEMA systems or data and SBA is responsible only for breaches associated with SBA system or data.

FEMA shall not be liable to SBA or to any third person for any cause of action arising from the possession, control, or use by SBA of survivor/registrant PII, or for any loss, claim, damage or liability, of whatsoever kind or nature, which may arise from or in connection with this Agreement or the use of survivor/registrant PII.

SBA shall not be liable to FEMA or to any third person for any cause of action arising from the possession, control, or use by FEMA of applicant PII, or for any loss, claim, damage or liability, of whatsoever kind or nature, which may arise from or in connection with this Agreement or the use of survivor/registrant PII.

Nothing in this section shall be construed as a waiver of sovereign immunity against suits by third persons.

XIV. COMPTROLLER GENERAL ACCESS

The parties authorize the Comptroller General of the United States, upon request, to have access to all SBA and DHS/FEMA records necessary to monitor or verify compliance with this matching agreement, in accordance with 5 U.S.C. § 552a(o)(1)(K). This matching agreement also authorizes the Comptroller General to inspect any records used in the matching process that are covered by this matching agreement pursuant to 31 U.S.C. § 717 and 5 U.S.C. § 552a(b)(10).

XV. INSPECTOR GENERAL ACCESS

By agreeing to this matching Agreement, DHS/FEMA and SBA authorize their respective Offices of Inspector General to use results from data matches conducted under this matching program, for investigation, audit, or evaluation matters, pursuant to 5. U.S.C. App. §§1-13.

XVI. DURATION OF AGREEMENT

A. Effective Date of the Agreement

This Agreement shall become effective, and matching may commence, under this Agreement on the later of the following dates:

- Thirty (30) days after notice of the matching program described in this CMA has been published in the Federal Register, or
- Forty (40) days after a report concerning this CMA is transmitted simultaneously to the Committee on Homeland Security and Governmental Affairs of the Senate, the Committee on Oversight and Government Reform of the U.S. House of Representatives according to 5 U.S.C. § 552a (o) (2) (A) (i), and to OMB, unless OMB waives 10 days of this 40-day period for compelling reasons, in which case 30 days after transmission of the report to OMB and Congress.

The Parties to this Agreement may assume OMB and Congressional concurrence if no comments are received within forty (40) days of the date of the transmittal letter of the Report of the Matching Program. The parties may assume public concurrence if no comment is received within thirty (30) days of the date of the publication of the Notice of Matching Program. This Agreement shall remain in effect for a period not to exceed eighteen (18) months.

B. Renewal of the Agreement

This Agreement may be extended for one twelve (12) month period upon mutual agreement by both Parties, if the renewal occurs within three (3) months of the expiration date of this Agreement. Renewals are subject to the requirements of the Privacy Act, including certification by the Parties to the responsible DIB (as described in Section XV of this Agreement) that:

- The matching program will be conducted without change, and
- The matching program has been conducted in compliance with the original Agreement pursuant to 5 U.S.C. § 552a(o)(2)(D).

C. Termination of the Agreement

This Agreement shall terminate when the purpose of the computer match has been accomplished, or after eighteen (18) months from the effective date of the Agreement without notice from either party (whichever comes first). This Agreement may also be terminated, nullified, or voided by either DHS/FEMA or SBA, if:

- Either Party violates the terms of this Agreement; or
- SBA or its authorized users misuse or improperly handle the data provided by DHS/FEMA; or
- DHS/FEMA or its authorized users misuse or improperly handle the data provided by SBA; or

- The Parties mutually agree to terminate this Agreement prior to its expiration after 18 months; or
- Either Party provides the other with 30 days written notice.

XVII. REIMBURSEMENT OF MATCHING COSTS

SBA and DHS/FEMA will bear their own costs for this program.

XVIII. DATA INTEGRITY BOARD REVIEW/APPROVAL

SBA and DHS/FEMA's Data Integrity Boards will review and approve this Agreement prior to the implementation of this matching program. Disapproval by either Data Integrity Board may be appealed in accordance with the provisions of the Computer Matching and Privacy Protection Act of 1988, as amended. Further, the Data Integrity Boards will perform an annual review of this matching program. SBA and DHS/FEMA agree to notify the Chairs of each Data Integrity Board of any changes to or termination of this Agreement.

This Agreement may be modified only by mutual consent of both Parties and approval of the respective DIBs. Any modifications must be in writing and satisfy the requirements of the Privacy Act and the requirements set forth in OMB Guidelines on the Conduct of Matching Programs, 54 Fed. Reg. 25818.

XIV. POINTS OF CONTACTS AND APPROVALS

For general information, please contact: Russell Bard (202-766-0582), Chief Privacy Officer, Privacy Branch, and Maile Arthur (202-577-6333), Deputy Director, Information Management Division, Federal Emergency Management Agency, Department of Homeland Security; and Kelvin Moore (202-921-6273), Chief Information Security Officer, Office of the Chief Information Officer, and for privacy related inquiries LaWanda Burnette (202-853-0851), Office of the Chief Information Officer, Small Business Administration.

XVI. SIGNATURES

The authorizing officials whose signatures appear below have committed their respective agencies to the terms of this Agreement.

SMALL BUSINESS ADMINISTRATION

Katherine Frost

Associate Administrator for the Office of Capital Access (Acting)
U.S. Small Business Administration

Date: _____

Stephen Kucharski

Chief Information Officer (Acting)
Senior Agency Official for Privacy
Data Integrity Board Chair
U.S. Small Business Administration

Date: _____

U.S. DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY

Anne Bink

Associate Administrator
Office of Response and Recovery
Federal Emergency Management Agency
U.S. Department of Homeland Security

Date: _____

Mason Clutter

Chief Privacy Officer
U.S. Department of Homeland Security

Date: _____

APPENDIX A. Data Fields Listed in the Interface Control Document (ICD)

Appendix A pertains to the purpose of the Computer Matching Agreement. This data match is to verify initial eligibility for Department of Homeland Security/Federal Emergency Management Agency (DHS/FEMA) and Small Business Association (SBA) disaster assistance, to prevent duplication of benefits, and to provide updates on disaster recipients' SBA Loan status.

Individual Assistance (IA) Registrant Data Fields FEMA to Share with SBA

Data Element	Description
Registrant	The applicant's identifying information
Registration	The FEMA registration information
Registration Damage	An array of Registration Damage objects
Registration Insurance Policy	An array of Registration Insurance Policy objects
Registration Occupant	An array of Registration Occupant objects
Registration Vehicle	An array of Registration Vehicle objects
Registration NFIRA	The National Flood Insurance Reform Act (NFIRA) information for the FEMA registration.
Registration Flood Zone	The flood zone information for the FEMA registration.
FIPS Language Code	Federal Information Processing Standards (FIPS) Users Language Preference
Last Name	Personal Identification – Last Name
First Name	Personal Identification – First Name
Middle Name	Personal Identification – Middle Name
Prefix Name	Personal Identification – Name Prefix
Social Security Number	Personal Identification – Social Security Number
Email Address	Personal Identification – Email Address
Date of Birth	Personal Identification – Date of Birth
Current Phone Area Code	Current Phone Number – Area Code
Current Phone Number	Current Phone Number – Phone Number
Current Phone Extension Number	Current Phone Number – Extension Number
Current Phone Note	Current Phone Number – Note
Alternate Phone Area Code	Alternate Phone Number – Area Code
Alternate Phone Number	Alternate Phone Number – Phone Number
Alternate Phone Number Extension	Alternate Phone Number – Phone Number Extension
Alternate Phone Note	Alternate Phone Number – Note

Mailing Address Street Name	Mailing Address – Street Address
Mailing Address City Name	Mailing Address – City
Mailing Address State Code	Mailing Address – State
Mailing Address Zip Code	Mailing Address – Zip Code
Mailing Address Zip Extension Number	Mailing Address – Zip+4
Mailing Address Note Text	Mailing Address – In care of. The registrant’s mailing address c/o value is stored in the mailing address note
Registrant Extended Attributes	Extra data elements associated with this object
Registration Identifier	FEMA Registration Number
Disaster Number	Disaster Selection
HAPP Flag	Indicates Home Application (HAPP)
BAPP Flag	Indicates Business Application (BAPP)
Damaged Dwelling Street Address	Damaged Dwelling Address Street Name
Damaged Dwelling City Name	Damaged Dwelling Address City Name
Damaged Dwelling State Code	Damaged Dwelling Address State Code
Damaged Dwelling Zip Code	Damaged Dwelling Address Zip Code
Damaged Dwelling Address ZIP Extension Number	Damaged Dwelling Address Zip+4
Place Code	Damaged Dwelling County / Parish / Municipality. Based on Federal Information Processing Standards (FIPS) codes
Damaged Dwelling Residence Owned Flag	Damaged Dwelling Address – Own / Rent
Damaged Phone Area Code	Damaged Phone: Area Code
Damaged Phone Number	Damaged Phone: Number
Cell Phone Area Code	Cell Phone Number – Area Code
Cell Phone Number	Cell Phone Number – Phone Number
Home Damage Flag	Disaster Related Losses – Home Damaged
Personal Property Damage Flag	Disaster Related Losses – Personal Property
Residence Utilities Flag	Disaster Related Losses - Utilities
Current Location Type Code	Damaged Dwelling – Current Location
Current Location Other Text	Damaged Dwelling – Current Location (Other)
Residence Type Code	Damaged Dwelling – Type of Home
Residence Type Other Text	Damaged Dwelling – Type of Home (Other)
Residence Primary Flag	Damaged Dwelling – Primary Residence

Access Restricted Code	Damaged Dwelling – Access to Residence
Vehicle Damage Flag	Vehicle Damage
Special Needs Flag	Special Needs
Self Employed Flag	Business Damages – Self Employment
Business Damage Flag	Business Damages – Own affected
Number of Dependents	Financial Info – Number of Dependents
Pre-Disaster Gross Income	Financial Info – Pre-disaster gross income
Business Name	Business Name
Applied Date	Date of FEMA Registration
Package Already Mailed Flag	Indicates if applicant already had information packet
SBA Special Handling Flag	Identifies possible rentals and business apps
Registration Extended Attributes	Extra data elements associated with this object
Registration Unique Transaction ID	Unique way of identifying a registration record that will be exported to SBA for processing.
Damage Type	Damage Type Code
Damage Other Text	Damage Type Other Text
Registration Damage Extended Attributes	Name/Value pairs of extra data elements associated with this object
Insurance Type Code	Type of Insurance (Home or Other)
Company Name	Insurance Company Name
Policy Identifier	Insurance Policy Number
Registration Insurance Policy Extended Attributes	Extra data elements associated with this object
Occupant Last Name	Occupant – Last Name
Occupant First Name	Occupant – First Name
Occupant Middle Name	Occupant – Middle Name
Occupant Age	Occupant – Age
Occupant Social Security Number	Occupant – Social Security Number
Occupant Relationship Type Code	Occupant – Relationship Type Code
Registration Occupant Extended Attributes	Extra data elements associated with this object
Vehicle Model Year	Vehicle – Model Year
Vehicle Make	Vehicle – Make
Vehicle Model	Vehicle – Model
Vehicle Damaged Flag	Vehicle – Damaged

Vehicle Drivable Flag	Vehicle – Drivable
Comprehensive Insurance Flag	Vehicle – Comprehensive Insurance
Liability Insurance Flag	Vehicle – Liability Insurance
Registered Flag	Vehicle – Registered
Registration Vehicle Extended Attributes	Extra data elements associated with this object
NFIRA Required Flag	Indicates that there is a National Flood Insurance Reform Act (NFIRA) maintenance requirement on the property based on HS interpretation of NFIRA.
NFIRA Maintained Flag	National Flood Insurance Reform Act (NFIRA) Maintained Flag
NFIRA Prior Restricted Flag	National Flood Insurance Reform Act (NFIRA) Prior Restricted Flag
NFIRA Verification Flag	Indicates that the check against the National Flood Insurance Reform Act (NFIRA) database has been performed.
NFIRA In Compliance Flag	Indicates that the applicant has an active National Flood Insurance Program (NFIP) policy that keeps him/her in compliance with National Flood Insurance Reform Act (NFIRA) based on HS interpretation of NFIRA.
NFIRA Active Flag	Indicates that there is an active National Flood Insurance Program (NFIP) policy on the address.
Registration NFIRA Extended Attributes	Extra data elements associated with this object
Flood Zone	Flood zone of damaged dwelling
Source Type Code	Source of flood plain mapping information
Sanction Community Flag	Indicates if the damaged dwelling is in a Sanctioned Community
Sanction Community Number	The Sanction Community Number as identified by Federal Insurance Administration (FIA)
Panel Number	Panel Number of the applicable flood map
Effective Date	Effective date of the flood map used to determine flood plain mapping information
CBRA Mapping	Indicates whether the damaged dwelling is located in a county that contains a Coastal Barrier Resources Act (CBRA) zone and therefore requires a mapping to determine if it is located within the CBRA zone.
Damaged Dwelling in CBRA	Indicates if the damaged dwelling is in a Coastal Barrier Resources Act (CBRA) zone based on a flood plain mapping
Flood Zone Request	The date that an applicant was identified as needing flood plain mapping

Registration Flood Zone Extended Attributes	Extra data elements associated with this object
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Disaster Loans Case Files Data Fields SBA to Share with FEMA

Data Element	Description
Batch Number	The SBA Batch Number
SBA Application Number	The SBA Application Number
FEMA Disaster Number	The FEMA Disaster Declaration Number
FEMA Registration Identifier	The FEMA Registration Number
Registrant Last Name	Registrant's Last Name
Registrant First Name	Registrant's First Name
Registrant Middle Name	Registrant's Middle Name
Registrant Suffix	Registrant's Suffix
Registrant Social Security Number	Registrant's Social Security Number
Spouse Last Name	Co-registrant or Spouse Last Name
Spouse First Name	Co-registrant or Spouse First Name
Spouse Middle Name	Co-registrant or Spouse Middle Name
Spouse Social Security Number	Co-registrant or Spouse SSN
Application Type	SBA Application Type
Address Street Number	Damaged Address Street Number
Address Street Number Suffix	Damaged Address Street Number Suffix
Address Street Address Name	Damaged Address Street Name
Address City Name	Damaged Address City Name
Address State Code	Damaged Address State Code
Address Zip Code	Damaged Address Zip Code
Address ZIP Extension Number	Damaged Address Zip+4
Verified Loss - Personal Property	Dollar amount of Personal Property damages as verified by SBA
Verified Loss - Real Estate	Dollar amount of Real Estate damages as verified by SBA
Verified Loss - Mitigation	Dollar amount of Mitigation damages as verified by SBA

Verified Loss - Total	Total Dollar amount of damages
Application Date	Date SBA received initial SBA Loan application packet
Original Processing Action	SBA Original Action code
Original Processing Date	Date of SBA's Original Processing Action
Original Processing Decline Codes	Up to three two-digit SBA Decline codes
Loan Approval Date	Date of first SBA Loan approval. Updates will be reflected as a loan amount change
Loan Number	SBA Loan Number
Loan Approval - Personal Property	First loan amount approved for Personal Property
Loan Approval - Real Estate	First loan amount approved for Real Estate
Loan Approval - Mitigation	First loan amount approved for Mitigation
Loan Approval - Refinance	First loan amount approved for Refinance
Loan Approval - Total	Total amount of Loan Approved Personal Property, Real Estate, Mitigation, and Refinance
Current Approval - Personal Property	Current dollar amount of loan approved for Personal Property
Current Approval – Real Estate	Current dollar amount of loan approved for Real Estate
Current Approval - Mitigation	Current dollar amount of loan approved for Mitigation
Current Approval - Refinance	Current dollar amount of loan approved for Refinance
Current Approval – Total	Current total amount approved for Personal Property, Real Estate, Mitigation, and Refinance
Loan Amount Change Date	Date loan amount was increased or decreased
Loan Disbursement – Amount	Current Loan Disbursement Amount
Loan Disbursement – First Disbursement Date	Date of the first Loan Disbursement
Loan Disbursement – Last Disbursement Date	Date of the last Loan Disbursement
Loan Cancellation Date	Date that the loan was cancelled
Loan Cancellation Codes	Up to three two-digit Decline codes
SBA Event Code	The SBA Event that triggered this status update
SBA Decline Code	Loan Decline / Withdrawal Reason Code

Return Code	Returns 0 if successful.
Return Message	Text message describing return code
DOB Query Request	The Duplication of Benefits (DOB) request object for this method.
Registration Identifier	FEMA Registration Number
Disaster Number	Disaster Selection
Disaster Assistance Registration	Disaster Registration Information
Registrant	Registrant Contact Info
Registration Residency	Residency of Registration
Registration Application Status	Registration Application status
Registration Flood Zone	Floodzone info
Registration Person	Occupant of a damaged dwelling
Registration Insurance Policy	An array of Registration Insurance Policy objects
Registration NFIRA	The National Flood Insurance Reform Act (NFIRA) information for the FEMA registration.
Disaster Assistance	Disaster Registration information
Inspection	Inspection Info
Inspection Attribute	Inspection Attribute Info
Generic Result List	Data type for a collection of exceptions in response to a Request
Disaster Number	Disaster Selection
Registration Identifier	FEMA Registration Number
Number Of Dependents	Number of Dependents
Residence Primary Code	Residency Primary Code Yes/No
Damaged Dwelling Residence Owned Flag	Residence Owned Flag
Damaged Dwelling	Damaged Address Info
Document Filed Date	Document Filed Date
Loss Date	Loss Date
Number Of Household	Number Of Household
Street Address	Street Address
Location City Name	City Name

Location State	State
Location Postal Code	Postal Code
Location Postal Extension Code	Postal Extension Code
Location County Name	County Name
Language Code	Language Code
Registrant Contact Information	Primary and Alternate Phone Numbers
Primary NANP Telephone Number	Primary Phone Number
Alternate NANP Telephone Number	Alternative Phone Number
Occupancy Verified Code	Occupation Verification Code
Owner Verified Code	Owner Verified Code
Registration Application Status	Registration Application Status ex: SBA Status
Damaged Dwelling In CBRA Flag	Coastal Barrier Resources Act (CBRA) Flag
Sanction Community Flag	Sanction Community Flag
Flood Zone Code	Flood Zone
Residence Primary Flag	Is the Main Applicant or Not
Person	Person Info
Insurance Type Code	Type of Insurance (Home or Other)
Company Name	Insurance Company Name
Policy Identifier	Insurance Policy Number
Registration Insurance Policy Extended Attributes	Extra data elements associated with this object
NFIRA Required Flag	Indicates that there is a National Flood Insurance Reform Act (NFIRA) maintenance requirement on the property based on HS interpretation of NFIRA.
NFIRA Maintained Flag	National Flood Insurance Reform Act (NFIRA) Maintained Flag
NFIRA Prior Restricted Flag	National Flood Insurance Reform Act (NFIRA) Prior Restricted Flag
NFIRA Verification Flag	Indicates that the check against the National Flood Insurance Reform Act (NFIRA) database has been performed.
NFIRA In Compliance Flag	Indicates that the applicant has an active National Flood Insurance Program (NFIP) policy that keeps him/her in compliance with

	National Flood Insurance Reform Act (NFIRA) based on HS interpretation of NFIRA.
NFIRA Active Flag	Indicates that there is an active National Flood Insurance Program (NFIP) policy on the address.
Registration NFIRA Extended Attributes	Extra data elements associated with this object
Person Birth Date	Birth Date
Person Name	Person Name
Person SSN Identification	Social Security Number
Person Given Name	First Name
Person Middle Name	Middle Name
Person Sur Name	Last Name
Disaster Number	Disaster Selection
Registration Identifier	FEMA Registration Number
Assistance Identifier	Assistance Unique Identifier
Program Code	Program Code
Category Code	Category Code
Eligibility Type Code	Eligibility Code
Eligibility Code	Eligibility Code
Award Type Code	Award Type Code
Added Date	Added Date
Eligibility Amount	Eligibility Amount
Adjusted Amount	Adjusted Amount
Eligibility Date	Eligibility Date
Eligibility AD Flag	Eligibility Flag
Supr Status Code	Supervisor Status Code
Supr Status Date	Supervisor Status Date
Appeal Flag	Appeal Flag
Recertification Flag	Recertification Flag
Rejection Code	Rejection Code
Rejection Reason Text	Rejection Reason
Disaster Number	Disaster Selection

Registration Identifier	FEMA Registration Number
Inspection Sequence Number	Inspection Sequence Number
Inspection Type Code	Inspection Type Code
Contractor Return Date	Contractor Return Date
Residence Size	Residence Size
Water Level In Feet	Water Level In Feet
Water Level In Inches	Water Level In Inches
Bedrooms Occupied	Bedrooms Occupied
Applicant9069BSignFlag	Applicant9069BSignFlag
Declaration Code	Declaration Code
Applicant 9069D Sign Flag	Applicant9069DSignFlag
High Water Location Code	High Water Location Code
Residency Type Code	Residency Type Code
Occupancy Type Code	Occupancy Type Code
Inspection Sequence Number	Disaster Registration Information
Inspection Attribute Number	Inspection Attribute Number
Inspection Attribute Value	Inspection Attribute Value

ADDENDUM NO. 1
MODIFICATION TO THE
COMPUTER MATCHING AGREEMENT BETWEEN
U.S. SMALL BUSINESS ADMINISTRATION
AND
U.S. DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY
MANAGEMENT AGENCY

I. INTRODUCTION

The SMALL BUSINESS ADMINISTRATION (SBA) and the DEPARTMENT OF HOMELAND SECURITY, FEDERAL EMERGENCY MANAGEMENT AGENCY (DHS/FEMA) entered into this Computer Matching Agreement (CMA or Agreement) pursuant to section (o) of the Privacy Act of 1974, (Privacy Act), 5 U.S.C. § 552a, as amended by the Computer Matching and Privacy Protection Act of 1988 (Pub. L. 100-503), and as amended by the Computer Matching Privacy Protection Act Amendments of 1990 (Pub. L. 101-508, 5 U.S.C. § 552a(p) (1990)) in January 2024. On March 22, 2024, due to a regulatory change, a variation in delivery of data from FEMA to SBA resulted from a technical alteration in the way FEMA tags data associated with Individual Assistance applications.

II. PURPOSE

Pursuant to Section XVIII. DATA INTEGRITY BOARD REVIEW/APPROVAL of the Agreement, SBA and DHS/FEMA hereby agree to modify the Agreement. This addendum modifies that Agreement to document a non-significant change in process, as described below, thus not requiring a revised matching notice in the Federal Register, pursuant to OMB A-108, Sec. 8. The updated process was also addressed in a separate Information Sharing and Access Agreement (ISAA), signed by SBA and DHS/FEMA on March 22, 2024, which provided the technical safeguards associated with the new data sharing process. The ISAA was designed to complement the existing CMA (89 Fed. Reg. 3940, January 22, 2024) between SBA and DHS/FEMA, which was established to facilitate the matching of agency data for the purposes of verifying disaster assistance eligibility, preventing a duplication of benefits, and recovering funds in the event of a duplication of benefits.

III. MODIFICATION

A. Description of Change

On March 22, 2024, FEMA's new Reform Rule, which updates 44 C.F.R. Part 206, changed the way FEMA issues disaster assistance. As a result, FEMA will no longer provide data to SBA for the purpose of verifying eligibility for certain FEMA assistance for disasters declared on or after March 22, 2024. There remains a need to share FEMA data with SBA to connect survivors with SBA for disaster assistance.

Also, as described below, FEMA is modifying the delivery method of the requested data from the process outlined in the CMA for declarations issued on or after March 22, 2024. This

Addendum addresses SBA's continuing need for the data listed within the CMA to efficiently connect survivors who have registered for FEMA assistance with available SBA disaster assistance.

The CMA continues to cover any matching of data received, except for FEMA eligibility determinations as modified under this Addendum. There is no change to the matching program with regards to preventing a duplication of benefits or recovering funds in the event of a duplication of benefits.

B. Updated Process

Prior to March 22, 2024, FEMA provided SBA with data through an automated process which is described in detail in the CMA. Since FEMA will no longer provide data to SBA for the purpose of verifying eligibility for certain FEMA assistance, as of March 22, 2024, the new process includes FEMA manually extracting registrant source data from the Individual Assistance system, formerly known as the National Emergency Management Information System-IA, or NEMIS_IA) enterprise application, (PTA approval by DHS on March 19, 2024).

The Recovery Reporting and Analytics Division (RAD) within FEMA's Office of Response and Recovery will form the registrant data set into an encrypted data file that will be shared with SBA on a once-a-day basis. The cumulative registrant data set will consist of all the FEMA registrant data fields listed in Appendix A of the CMA for all disasters that are declared on or after March 22, 2024. The encrypted registrant data file is shared with SBA using a password protected format via encrypted email or via a FEMA Office of the Chief Information Officer approved secure information technology (IT) portal, interface, or transfer tool that appropriately protects PII and sensitive information and adheres to the current DHS PII safeguarding guidelines.

SBA will import FEMA's registrant source file into their Disaster Loans Case Files (SBA-20) via Disaster Lending System. SBA will use the FEMA registrant data to prepopulate applicant information for outreach to those survivors who have not yet applied for SBA assistance and to prevent duplication of benefits. This will save time and effort for both the survivor and SBA.

IV. EFFECT OF MODIFICATION ON AGREEMENT

This addendum only modifies those portions of the agreement associated with the process by which FEMA provides data to SBA and clarifies that FEMA no longer needs to share data with SBA for the purpose of eligibility of certain FEMA assistance. All terms and conditions of the Agreement not affected by this modification remain in full effect.

V. SIGNATURES

The authorizing officials whose signatures appear below have committed their respective agencies to the terms of this addendum.

SMALL BUSINESS ADMINISTRATION

Kathryn Frost
Associate Administrator for the Office of Capital Access (Acting)
U.S. Small Business Administration

Date: _____

Stephen Kucharski
Chief Information Officer (Acting)
Senior Agency Official for Privacy, Data Integrity Board Chair
U.S. Small Business Administration

Date: _____

U.S. DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY

Keith Turi
Acting Associate Administrator
Office of Response and Recovery
Federal Emergency Management Agency
U.S. Department of Homeland Security

Date: _____

Mason Clutter
Chief Privacy Officer
U.S. Department of Homeland Security

Date: _____