



**INDIVIDUAL ASSISTANCE  
JUST IN TIME TRAINING 2022  
EDITION FOR U.S. SBA**

# OUTLINE



- The U.S. SBA recovery process.
- Conducting U.S. SBA damage assessments.
- Requesting an U.S. SBA agency disaster declaration.

# U.S. SBA VIRTUAL DAMAGE ASSESSMENT



- Currently the U.S. SBA is conducting both site and virtual damage assessments.
- They have provided an Excel spreadsheet to be utilized for their damage assessment process.
- The biggest challenge your county will face is acquiring photographic evidence from the damaged properties and making these photos available to the U.S. SBA.
- Newton County resolved this issue by having their IT staff create a public share file where residents could download their respective photos by address.

# U.S. SBA VIRTUAL ASSESSMENT FORM



AutoSave  REV 4 - SBA Survey Sample Worksheet 05.29.20 - Eds Additions - Read-Only Search Moran, Mary MM

File Home Insert Page Layout Formulas Data Review View Help Share Comments

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1	Event Name:		Dam Breach																
2	Incident Type:		Severe Storms and Flooding																
3	Incident Date:		5/19/2020																
4																			
5	Location Address	City/Town	County	First Nam	Last Nam	Primary Phc	Email	Home or Business	Owner or Renti	Destroyed /Major /Minor	Insurance (Yes or No)	Property is in a Flood Zone (N	Water Height above 1st Finished Floor	Water Heigh in Baseme	Type of Dwelling (Single Family or MH)	Multi-Family: # of units	Date Last Sol	Mortgage (Yes or No)	FMV Dwelling
6	123 Sample Street	Sanford	Midland					Home	Owner	Minor	No	No	0 Feet	3 Feet	Single family	N/A	Jul-10	Yes	55000
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Midland County Sheet1

# FEDERAL ASSISTANCE – U.S. SBA



- For physical damage:
  - At least 25 homes (primary residences) and/or businesses in a county must have suffered uninsured losses of 40 percent or more of their estimated fair replacement value.
  - Secondary homes, condominium units, cabins, camps, lake homes, etc. used for recreational purposes are not included in the count.
  - At least three businesses must have uninsured losses of 40 percent or more of their estimated fair replacement value.
  - As a direct result of the damages, at least 25 percent of the work force in the community would need to be unemployed for at least 90 days.

# INDIVIDUAL ASSISTANCE



- Homeowners
- Renters
- Businesses

# INDIVIDUAL DAMAGE ASSESSMENT



- Single family homes (SF)
- Multi-family homes (MF)
- Mobile homes (MH)
- Businesses (B)

# INDIVIDUAL DAMAGE ASSESSMENT



- The SBA will consider the following:
  - Uninsured and underinsured residential and business structural damage
  - Uninsured and underinsured residential and business personal property losses
  - Uninsured and Underinsured tree removal (only the removal of fallen trees only)



# U.S. SBA DAMAGE ASSESSMENT



- The damage assessments are based on uninsured and underinsured losses compared to the fair market value.

# DEGREES OF DAMAGE



- The U.S. SBA has three degrees of damage based on the assessment:
  - Destroyed - residence or business is not feasible for repair.
  - Major - residence or business has greater than a 40 percent uninsured or underinsured loss.
  - Minor - residence or business has less than a 40 percent uninsured or underinsured loss.

# U.S. SBA: DWELLINGS



- Homes must be primary residences.
- Each individual apartment is counted.
- Contents sustaining a 40 percent loss can be counted.

# U.S. SBA: BUSINESSES



- Use same structural criteria as for dwellings.
- Estimate loss to inventory.
- Estimate loss to equipment and furnishings.
- Estimate number of employees out of work and for how long.



# DEGREE OF DAMAGE



- Classroom discussion:
  - What is the insurance situation?
  - Is it an owner or renter?
  - What is the value of the residence?
  - What is the value of the contents?
  - What is the value of the land?
  - What is the total property value?
  - Estimate the cost of the residential repairs?
  - Estimate the cost of content lost?
  - Estimate the cost of tree removal?
  - What is the degree of damage?



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# QUESTIONS?

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**END**