

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



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A	В	С	D	E	F	G		н	1	J	К	L	М	N	0	P	Q	R	S
Incident Type:	Dam Breach Severe Storms and	d Flooding																	
Incident Date:	5/19/2020																		
Location Address	City/Town ▼	County 🔻	First Nam 🔻	Last Nam 🔻	Primary Phc 🔻	Email		Home or Business 🔻	Owner or Rent		Insurance (Yes or No)	Property is in a Flood Zone (Y		Water Heigth in Baseme	Type of Dwelling (Single Family or MH)			Mortgage (Yes or No)	
Sample Street	Sanford	Midland						Home	Owner	Minor	No		0 Feet	3 Feet	Single family	N/A	Jul-10	Yes	55000
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Midland Co	ounty Sheet1											: 4							

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.



- 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.







- 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?

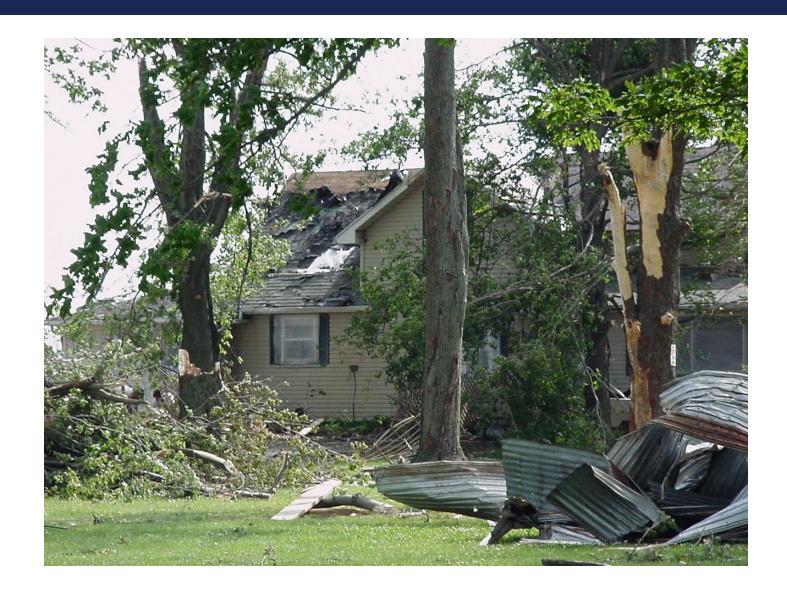






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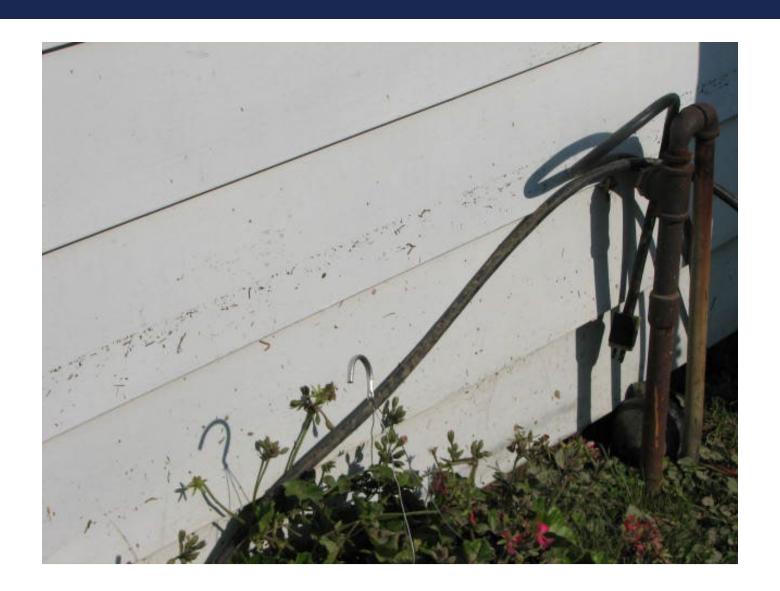






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QUESTIONS?

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END