



# INDIVIDUAL ASSISTANCE JUST-IN-TIME TRAINING U.S. SBA

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Indiana Department of Homeland Security

January 2025



# 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. Small Business Administration (SBA) is conducting both onsite and virtual damage assessments.
- It provided an Excel spreadsheet to be utilized for its 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 its 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 Share Comments

File Home Insert Page Layout Formulas Data Review View Help

A4

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
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 Name	Last Name	Primary Phone	Email	Home or Business	Owner or Renter	Destroyed /Major /Minor	Insurance (Yes or No)	Property is in a Flood Zone (Yes/No)	Water Height above 1st Finished Floor	Water Height in Basement	Type of Dwelling (Single Family or MH)	Multi-Family: # of units	Date Last Sold	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.



# RURAL COMMUNITIES ACT 1

- On Dec. 20, 2022, the Disaster Assistance for Rural Communities Act was signed.
- Offers the potential of another avenue of requesting an SBA Declaration in a county.
- Lower/different threshold



## RURAL COMMUNITIES ACT 2

- If a county received a FEMA Major Disaster Declaration for Public Assistance where Individual Assistance was NOT authorized
- The county contains a “non-urban” area as defined by the Census Bureau.
- Any one (1) home, small business, private nonprofit organization or small agricultural cooperative in a rural area within the county has incurred a 40% or more un/underinsured loss



# 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)



# U.S. SBA DAMAGE ASSESSMENT

- The damage assessments are based on uninsured and underinsured losses compared to the fair market value.
- Fair Market Value:
  - How much would you buy that property for as-is?
  - Will inflation dramatically increase the cost of a rebuild?



# DEGREES OF DAMAGE

- The U.S. SBA has two degrees of damage based on the assessment:
  - 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.



# INSURANCE (CONTINUED)

- Is the client underinsured?
  - There has been significant year-over-year inflation.
  - Building/construction/materials costs are extremely high.
- When was the last time you had your insurance policy readjusted?
  - If you have not had your insurance policy readjusted in the last year, you are most likely underinsured.



# 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.



# ADVOCACY

- Your role is to “sell” our disaster to our Federal Partners
- Your obligations are to truthful reporting of accurate information, and to Indiana
- If you and your federal partner disagree on the assessment of a property, argue your case
  - Don’t overextend your argument – keep credibility high
  - Don’t leave a property until you agree on a final assessment
  - If you can’t agree, notify your team lead and we will see if it’s worth fighting over



# EXAMPLE





# 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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# EXAMPLE



- Why are you here?
- Who are you with?
- I don't trust the government.
- I don't want you taking any pictures.
- Get off my property!
- I heard FEMA was already here. When do I get help?
- How do I know you are who you say you are? There have been looters.
- I'm not interested. Go away.



# HOW TO WORK WITH DIFFICULT CLIENTS

- This could be one of the most stressful moments of the disaster survivor's life
- Offer Hope
- Have Empathy
- Take normal safety precautions
  - Wear identifiable/reflective material
  - Work in pairs/teams
- The culture of the disaster survivor may require a different approach
  - Amish communities may have rules regarding who can talk to who
- If you feel you are in danger, extricate yourself from the situation
- Do you need law enforcement to support your damage assessments?



# QUESTIONS?

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# THE END

