

Module Title: Other Federal Assistance Available

Module Summary:

This module provides a brief overview of other common federal assistance available without a Presidential Disaster Declaration.

Classroom Hours: 15 minutes

Method of Instruction:

Lecture, instructor led discussion.

Terminal Learning Objective:

Participants will be able to identify other types of federal assistance available.

Enabling Learning Objectives:

1. Describe the categories of disaster assistance available from SBA.
2. Identify the agencies which can assist in collecting damage assessment information on crops.
3. Identify the forms to be utilized.
4. Be aware of the process for an Agricultural IDA.

Scope:

Description of SBA damage categories and programs.

Description of USDA disaster assistance.

Forms utilized.

Agricultural IDA – USDA.

Methodology:

Instructors will provide a description of the various types of federal disaster assistance available through SBA and USDA

Instructional Resources Required:

Module 4 Power Point Slides

Instructor Guide

Computer

Plasma Projector

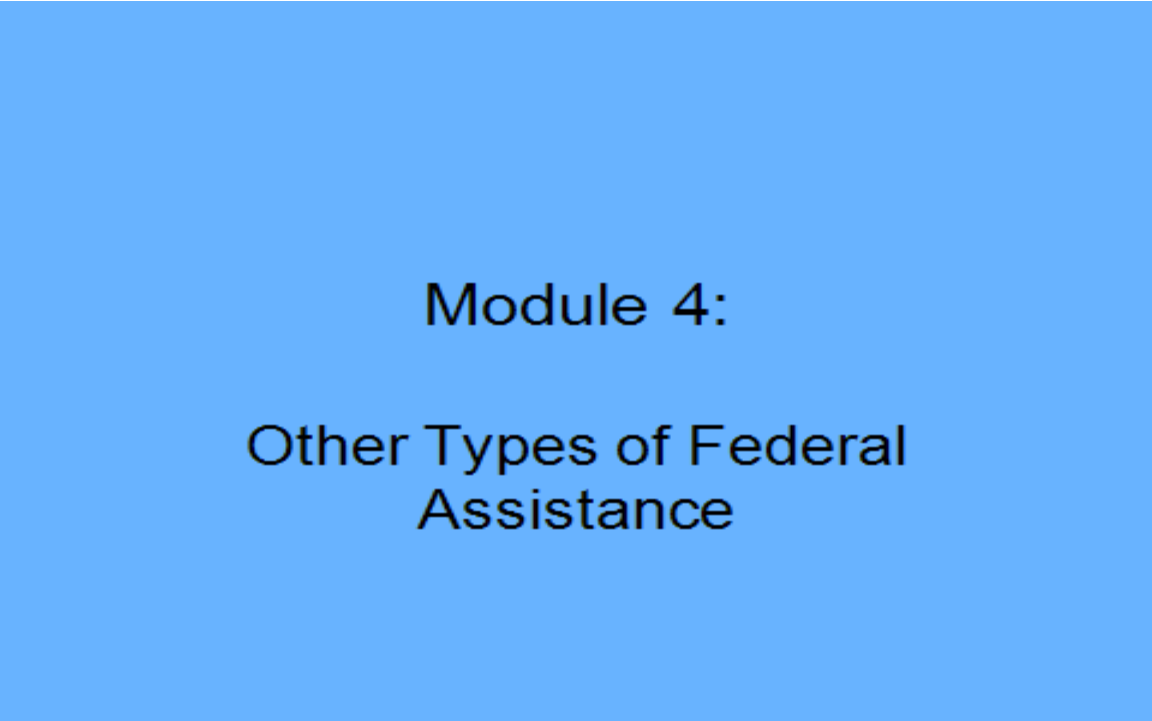
Chart packs and felt pens

Practical Exercise Statement:

None completed.

Evaluation Strategy:

Observation of student participation during classroom discussion.



Module 4:
Other Types of Federal
Assistance



Many people do not realize that the U.S. SBA provides disaster assistance to homeowners and renters affected by disasters, but in a typical year more disaster assistance of this type will come from the SBA than from FEMA. In fact, in many cases individual and families are required to apply for an SBA loan as a part of the process of requesting federal assistance.

SBA assistance is in the form of low-interest loans, not grants.

SBA may also help businesses and some private nonprofits.

SBA Damage Categories

- For a possible Physical Disaster declaration request, the U.S. Small Business Administration (SBA) uses only two categories: major and minor.
- To be a “major,” a home or business must have a 40% or greater *uninsured* loss, essentially as measured against its pre-disaster fair market value.
- The damage would be considered minor if 40% or less uninsured loss

Note that FEMA uses five categories, not two. Therefore during the Joint PDA, the FEMA and SBA person will spend time reconciling these different ways of assessing damage.

For the second item above, the regulation is a little more complicated than this, but keep in mind that the Joint PDA, like the IDA, is about developing reasonably good estimates. Therefore, in reality, the SBA person doing a field PDA usually will “give the benefit of the doubt” that a home or business will qualify as a “major” in those cases for which there is some doubt. In other words, there is some difference between how the regulation reads and how the regulation can be practically applied in the field during a Joint PDA.

SBA Declaration Criteria, cont.

It is also worth noting that SBA declarations may occur “automatically” for a variety of reasons:

- **Physical Disaster declarations**
 - If the SBA Administrator makes a Physical Disaster declaration, and your county is contiguous with a declared county
 - When tied to a “Presidential” major disaster declaration
- **Economic Injury declarations**
 - Your county is contiguous with a declared county (even if the declared county is in another state)
 - When tied to a USDA agricultural declaration

For an EIDL request, OEM strongly prefers to include more than five businesses in a request: 12 to 20 or more businesses is preferable.

Each county to be included in a request must have at least one substantially economically injured business.

EIDL requests can and often do occur without physical damage to businesses. EIDL requests are based on lost sales or reduced gross receipts to affected businesses.

The most frequent situation that leads to these declarations in Oregon are road closures caused by landslides for which there is no physical damage to the businesses, but it is difficult or impossible to get to them due to the slide and road damage.

Oregon has also had EIDL declarations related to wildfires that resulted in long-term road closures, and for other reasons.

The SBA figures a healthy business should be able to get through a few days without sales, so economic injury is not typically triggered until at least two weeks of substantial reductions in sales or gross receipts has occurred.

SBA Declaration Criteria, cont.

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Forms to Utilize

- Forms used for SBA assessments:
 - For the IDA, the same field and summary forms are used, excepting in the case of economic injury.
 - For the IA PDA, the SBA has its own form (not intended for local use), but also coordinates with FEMA on entries for the “76-36” or equivalent.
 - For economic injury, the SBA *requires* the use of the Estimated Disaster Economic Injury Worksheet for Businesses.
 - For economic injury, OEM *strongly encourages* the use of “Estimated Disaster Economic Injury Summary Table.”

This form is on the OEM website. It is a “fillable” .pdf document.

This form is required to be completed by small businesses and collected by local governments to provide evidence of economic injury for a potential request by the Governor.

Counties summarize information from these forms using the table on the next slide, then submit the worksheets and summary table to OEM.

ESTIMATED DISASTER ECONOMIC INJURY WORKSHEET FOR BUSINESSES

This form is not required, but is a convenience in clarifying the supporting documentation the state is required to submit to the U.S. Small Business Administration when requesting an Economic Injury Disaster Loan Declaration. This information in any other format would also be acceptable. For your convenience, this form may be filled out electronically or manually.

Name of Business: _____ Type of Business: _____

Owner Details

Last Name: _____ First Name: _____

Work Phone: _____ Email: _____

Home Phone: _____ Property Owner: _____

Business Owner Mailing Address

Address: _____

City: _____ State: _____ Zip Code: _____ County: _____

Business Street Address

Address: _____ Same as Mailing

City: _____ State: _____ Zip Code: _____ County: _____

Estimated Adverse Economic Impact

When did the impact start and what is the estimated end date? From: [] To: []

What were your business' revenues during the affected damage period? _____

What were your business' revenues during that SAME period of the prior year? _____

Amount of business interruption insurance received or anticipated, if any: _____

Please provide a brief explanation of what adverse economic effects the disaster had on your business:

How many people did you employ prior to disaster? _____ How many did you employ after disaster: _____

Physical Damage to Business Property

If your business also suffered property damage, please answer the following questions:

Estimated dollar loss to: Real Property (Building), if owned: _____ Contents: _____ * Includes machinery and equipment, furniture and fixtures, inventory, household improvements, etc.

Insurance recovery expected or received for property damages: _____ Date Form Completed: [] [] []

Form Completed By: _____ Title: _____

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Fillable .pdf documents cannot be saved once completed. They can only be printed. Therefore, it is necessary to either fax these to OEM, or scan them, and then send them to OEM as email attachments.

Agricultural IDA



Agricultural IDA

- **Good news: There are people who do this assessment!**
- USDA County Emergency Board (CEB) is usually comprised of:
 - Officials from the Farm Service Agency (FSA)
 - Officials from the Natural Resources Conservation Service (NRCS) and/or soil and water conservation district(s)
 - A representative of the OSU Extension Office
 - Representatives from associations related to the major food crops in the county, e.g., grain growers, etc.

In most counties of Oregon, the FSA, NRCS, and OSU Extension share an office location, not so much for disaster purposes, but to coordinate the delivery of their regular programs, and to make it easy for farmers to meet with more than one agency without further travel.

Agricultural IDA, cont.

- The agricultural equivalent of the IDA is called a *Loss Assessment Report*.
- If available from the CEB, the summary of the LAR should be included in your County IDA Summary Report
- While it is tragic to lose productive soil please don't include estimated dollar amounts for this.



The Loss Assessment Report (LAR) is delivered by the CEB to the State Emergency Board (SEB) and to Oregon Department of Agriculture (ODA).

If it looks like a request for one or more USDA disaster programs is appropriate, ODA will guide county commissioners how to correctly provide the Governor with everything s/he needs to make a request for assistance.

The SEB provides information to the U.S. Secretary of Agriculture on the Governor's request.

helpful USDA weblinks:

<http://www.fsa.usda.gov/>
(Farm Service Agency Home page)

<http://offices.sc.egov.usda.gov/locator/app?state=or&agency=fsa>
(FSA county offices in Oregon)

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=landing>
(FSA disaster assistance programs homepage)





Questions?

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