



Module 4:

Other Types of Federal Assistance

**US Small Business
Administration (SBA)**





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









SBA Declaration Criteria

- For a possible Physical Disaster declaration request, 25 or more homes and/or businesses within a county that fall into the “major” category.
 - Good news: much easier to meet than the FEMA criteria/factors
 - Bad news: SBA assistance is loan money, not grant money
- For a possible Economic Injury Disaster Loan (EIDL) declaration request, the Governor must *certify* that that at least five small businesses in the state have suffered substantial economic injury due to a sudden physical event, and there is not reasonable financial assistance available in the area.



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



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 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 Above

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 businesses' revenues during the affected damage period? _____

What were your businesses' 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, leasehold improvements, etc.

Insurance recovery expected or received for property damages: _____

Date Form Completed: _____

Form Completed By: _____ Title: _____

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Agricultural IDA



COMPETENCE • CONFIDENCE • COURAGE • COMMITMENT

**OFFICE OF EMERGENCY
MANAGEMENT**



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.



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





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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