

STATE OF FLORIDA
DEPARTMENT OF COMMUNITY AFFAIRS
DIVISION OF EMERGENCY MANAGEMENT

TITLE: STANDARD OPERATING PROCEDURES (SOP) -SBA DECLARATION
HUMAN SERVICES OFFICER'S (HSO) RESPONSIBILITY

1. **References:**

- a. State of Florida, Comprehensive Emergency Management Plan, Recovery Section, February 1996.
- b. State of Florida, Damage Assessment Course, Unit IV, June 1995.
- c. U. S. Small Business Administration, 13 CFR Part 123.

2. **Purpose:**

The purpose of the SOP is to establish the operating procedures for the HSO or a representative to ensure the expeditious, efficient and effective implementation of the procedures used for gathering data and requesting an SBA Disaster Loan Declaration and notifying area counties.

3. **Scope:**

These procedures will address the HSO requirements for obtaining an SBA Disaster Loan Declaration **when there is not a Presidential Major Disaster Declaration.**

4. **Concept of Operations:**

Introduction

The State of Florida experiences numerous types of disasters that cause millions of dollars in damages each year. Many of these disasters are not of the magnitude or severity to warrant federal assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, P.L. 93-288, as amended, May 1995. These, less than major disasters that impact individual homes and business, may meet the criteria for an SBA agency disaster declaration. A declaration can be issued for both physical and economic injury losses.

Physical losses require that at least 25 homes and or business have sustained uninsured losses of 40 percent or more of the estimated fair replacement value or pre-disaster fair market value of the damaged property, whichever is lower. **NOTE: Renters that have sustained uninsured losses must be included as part of the 25 required minimum.**

Economic injury losses require that at least 5 businesses have suffered substantial economic injury, as the result of a disaster, and the Governor certifies that there is a need for federal assistance. The full text of the applicable SBA rules is Attachment A.

Individual Assistance Officer's Responsibility

- a. The HSO will maintain a liaisons with the Bureau of Preparedness and Response Operations Officer for the purpose of monitoring county situation reports that show disaster damages and assessing the data for a possible SBA disaster declaration request.
- b. When the information and data submitted by the counties appear to approach the required SBA disaster declaration thresholds, the HSO contact the SBA, Verification Section-Atlanta (404-347-5152) for a potential SBA physical loss request and the need to conduct a damage assessment. For an economic injury, the contact is the Area Director's office (404-347-3771) when the criteria has been met and the Governor's office will certify that assistance is needed.
- c. The HSO initiates a dialogue with the county emergency management directors and the area coordinators to begin the data collecting process and establish the grounds for an SBA request.
- d. To request a declaration for **physical** losses and initiate the SBA damage assessment, a draft letter is prepared by the HSO for the Governor's signature detailing the disaster areas and including data from county situation reports that shows sufficient damage within the criteria to support the request.
- e. Upon verbal approval by the Governor's office of the request letter draft with any modifications, the letter is prepared "in final" by the HSO for the Governor's signature. (Sample copy of a letter is Attachment B).
- f. The HSO delivers the finalized letter to the Governor's office; when signed, it is returned to DEM, faxed to SBA for immediate action, the original mailed, and copies are distributed by the Director's office. SBA is notified by telephone that the letter has been faxed and county emergency management directors receive a faxed copy of the request.
- g. The SBA damage assessment is scheduled by SBA with the county and coordinated through the State. The assessment is conducted within the impacted counties and the results are reported to the HSO by SBA with information that a

recommendation for a declaration will or will not be made to SBA national headquarters.

- h. Upon receiving official notification on an SBA Fact Sheet that an agency declaration has been issued, the HSO faxes the SBA notice to the primary and contiguous affected county emergency management directors to make them aware of the declaration. (Sample is Attachment C).
- i. An SBA news release which includes the sites of the SBA application centers and the open times and dates follows the notification and this information is also faxed to the county emergency management directors by the HSO. (Sample D).
- h. To request a declaration for **economic injury**, the counties survey businesses to determine that 5 or more in a county or counties have sustained substantial losses of gross revenue. The SBA form that is used is found in the State's Damage Assessment Course. (See Attachment E). This information is collected by the HSO and entered on a spread sheet to be used as supportive documentation when submitting the Governor's certification and request letter. (Letter Sample is Attachment F).
- i. The process of submitting the request and notification to all appropriate parties is the same for all SBA Disaster Declarations.
- j. An in-house file containing copies of the Governor's letter, Fact Sheets, New Releases and other pertinent information is established by the HSO and copies of all documents are also part of the Bureau's master disaster files.
- k. Subsequent SBA news releases as to application deadlines and other need-to-know information are sent to declared counties by the HSO.
- l. **Current SBA contacts and telephone numbers are:**

Physical losses/damage assessment _____

—

Economic injury losses _____

—

PIO _____

—

ATTACHMENTS

SBA DISASTER DECLARATION CHECK LIST

(INSTRUCTIONS: Record the date and time task is completed and initial entry)

Situation report received from _____ County _____

—
"Heads-up" contact with SBA

Physical _____

—
Economic injury _____

—
County EM(Name and Contact) _____

—
Area(#) ___ Coordinator _____

—
Coordinate damage assessment with SBA _____

—
Data collected and evaluated, meets criteria _____ (Y/N) _____

—
Draft Governor's Request _____

—
Letter approved and finalized _____

—
Letter signed by Governor and faxed to SBA _____

—
Copy of letters distributed by Director's Office _____

—
DCA PIO given briefing on request _____

—
SBA declaration and FACT Sheet received _____

—
All counties em offices supplied FACT Sheet by fax _____

—
SBA News Release received and County EM offices faxed _____

Ltr to Chair of County Boards w/SBA Declaration info _____

DEM SBA Disaster File established _____

SBA News UPDATES received and counties notified _____

Other related actions _____

May 12, 1997

The Honorable FIELD(fname) FIELD(lname)
Chair FIELD(title)
FIELD(county) County Board of Commissioners
FIELD(address1)
FIELD(address2)
FIELD(city), Florida FIELD(zip)

Dear Chair FIELD(title) FIELD(lname):

We are pleased to notify you that your county has been included in the U. S. Small Business Administration's (SBA) May 2, 1997 disaster declaration that makes emergency loan assistance available. This declaration was due to damages caused by severe storms and flooding which occurred on April 26, 1997, as stated in the enclosed SBA declaration and news release. Although your county has been included in the declaration as a contiguous county to Manatee, only those businesses that were directly impacted as a result of this disaster are eligible for assistance.

Loan applications are available at the SBA Disaster Outreach Center located at:

Manatee County Administration Building
Division of Emergency Management
1112 Manatee Avenue West
Bradenton, Florida

Please note that loan applications for economic injury loans must be filed by February 2, 1998 and physical damage loans by July 1, 1997.

If you have questions, please call Shirley W. Collins at 904/413-9950.

Sincerely,

Joseph F. Myers, Director
Division of Emergency Management

JFM:ak

Enclosures

