

Types of Disaster Declarations

Overview of SBA Disaster Declarations							
(Declaration approvals are not official until they are in writing)							
	Presidential Individual Assistance (IA)	Presidential Public Assistance (PA) - SBA PNP	Administrative (Agency)	Administrative (Rural Agency)	Governor's Certification (EIDL Only)	Secretary of Agriculture (Sec Ag)	Secretary of Commerce (Sec Com)
How this type of declaration is obtained.	Governor makes request to FEMA for Presidential declaration. FEMA notifies SBA that declaration is approved.	Governor makes request to FEMA for Presidential declaration. FEMA notifies SBA that declaration is approved.	Governor must make written request to SBA with supporting SBA damage survey information.	Governor must make written request to SBA with supporting SBA damage survey information.	Governor must make written request to SBA with supporting economic injury loss information.	Generally, the Governor makes request to Secretary of Agriculture and they notify SBA of a USDA declaration.	Secretary of Commerce declares a fishery resource disaster under 308 (b) of the Interjurisdictional Fisheries Act of 1986, as amended.
General criteria for an SBA declaration is:	Automatic once we get written notification of FEMA declaration.	Automatic once we get written notification of FEMA declaration.	The SBA damage survey must show that at least 25 homes, businesses, or other eligible institutions, sustained uninsured losses of 40 percent or more.	The county has received a major disaster declaration from the President under the Stafford Act, but Individual Assistance was not authorized nor is pending, and the county contains a non-urban area, as defined by the Census Bureau, and at least ONE home, small business concern, private nonprofit organization, or small agricultural cooperative in a rural area within the county has incurred significant damage.*	The Governor certifies that at least five small businesses in a disaster area have suffered substantial economic injury as a result of the disaster.**	Automatic once we get written notification of Sec-Ag declaration.	The Governor certifies that at least five small businesses in a disaster area have suffered substantial economic injury as a result of the disaster.
Request to SBA must be made:	N/A - See above.	N/A - See above.	Within 60 days of the date of the disaster.	Within 60 days of the PA disaster declaration.	Within 120 days of the disaster occurrence.	N/A - See above.	See above and see Governor's Certification.
Normal deadline to apply for loan:	60 days from declaration for physical loans, 9 months for EIDL.	60 days from declaration for physical loans, 9 months for EIDL.	60 days from SBA declaration for physical loans, 9 months for EIDL.	60 days from SBA declaration for physical loans, 9 months for EIDL.	9 months from the date of SBA declaration.	8 months from declaration. Deadline set by Agriculture-SBA uses same date.	9 months from declaration.
Eligible for physical damages?	Yes- only in the primary counties.	Yes- only in the primary counties.	Yes - in both primary and contiguous counties.	Yes- only in the primary counties.	No	No	No
Eligible for economic injury disaster loans (EIDL)?	Yes, for small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private non-profit organizations, except those non-profits engaged in aquaculture.	Yes, for private non-profit organizations that provide non-critical services, food kitchens, museums, colleges, shelters, etc. (Non-profit organizations engaged in aquaculture are <u>not</u> eligible)	Yes, for small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private non-profit organizations, except those non-profits engaged in aquaculture.	Yes, for small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private non-profit organizations, except those non-profits engaged in aquaculture.	Yes, for small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private non-profit organizations, except those non-profits engaged in aquaculture. (Nurseries are eligible in drought declarations)	Yes, for small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private non-profit organizations, except those non-profits engaged in aquaculture. (Nurseries are eligible in drought declarations)	Yes, for small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private non-profit organizations, except those non-profits engaged in aquaculture.
Counties included for EIDL:	Primary and contiguous counties.	Primary counties only.	Primary and contiguous counties.	Primary counties only.	Primary and contiguous counties.	Primary and contiguous counties named in Sec. of Ag declaration.	Primary and contiguous counties.
Initial press release is:	SBA's press release is issued only after FEMA makes the initial announcement of presidential declaration.	SBA's press release is issued only after FEMA makes the initial announcement of presidential declaration.	Issued by SBA, unless the Governor's office wants to make the first announcement of the SBA declaration.	Issued by SBA, unless the Governor's office wants to make the first announcement of the SBA declaration.	Issued by SBA, unless the Governor's office wants to make the first announcement of the SBA declaration.	Issued by SBA.	Issued by SBA.

*Significant damage is defined as 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;

**When the Governor certifies with respect to a drought or to below average water levels, the supporting documentation must include findings which show that conditions during the incident period meet or exceed the U.S. Drought Monitor (USDM) standard of "severe".

More details are available in the Code of Federal Regulations, Title 13, Part 123