

Assessment For Small Business Administration Declarations

[Phase 1](#)[Phase 2](#)[General Instructions](#)[Sample Private Assessment](#)**Phase II: Damage**

Assessment

A detailed assessment of damage to homes and businesses should begin early. The American Red Cross assessment will be helpful, but the community should initiate an assessment of their own.

Assessment of homes and business should be undertaken by local officials who do not have other emergency response duties. While they may assign assessment personnel, the emergency manager or Chief Executive are typically too busy with response needs to be concerned with detailed assessment. Suggest to the CEO and Emergency Manager that they establish an assessment team. Building inspectors, assessors, planners, retired engineers and contractors often make good assessment personnel.

A community assessment can use the Red Cross data by supplementing it with dollar estimates for disaster losses. For example, local officials can use the Red Cross addresses and lists to determine the total number of damaged properties. Red Cross also identifies which properties have major or minor damage. This list can be used by local officials to identify the most severely damaged sites and which should be targeted to obtain information that is more detailed. It should be noted, however, that the Red Cross classification of major damage usually means the damage is so severe that the structure is uninhabitable. Many structures that Red Cross lists with minor damage may be of significant scope, however, and would qualify for SBA assistance and should be examined further.

In cases when a Red Cross assessment is not performed or if more complete data is required, the community may perform an independent assessment. Regardless of whether the community conducts its own assessment, or it simply supplements the Red Cross data, the assessment of homes and businesses must include the items listed below. A second phase report or more detailed assessment would incorporate the following information, but it is only needed for the 25 or 30 most severely damaged properties.

- List of homes and businesses damaged
- Addresses
- Type of damages
- Dollar estimate of damage to each
- Market value of the property
- Percent of insurance coverage on the disaster losses