

**INFORMATION FOR BUSINESSES OR INDIVIDUALS SUFFERING LOSSES AS A RESULT OF THE MAY 22,
2014 HAIL STORM**

May 28, 2014 - As a result of the hail storm that affected parts of Montour County on May 22, 2014, the Department of Emergency Services will be collecting information about the extent of uninsured damages that took place in the area. The intent of this data collection effort is to assess whether there is eligibility for Montour County to be included in a federal "Small Business Administration Disaster Declaration." This program COULD result in the availability of low interest loans to assist affected persons.

Although the name of this program seems to suggest it is for businesses, in reality there is possible eligibility for private individuals also. Eligible applicants are those business or persons who suffered greater than **40% UNINSURED LOSSES**.

These losses are able to be calculated in one of two ways, against personal property, or against real estate.

Personal Property – Estimate the pre-disaster value or fair replacement value (whichever is lower) of all owned property (clothing, appliances, vehicle, etc.). Then, determine if the UNINSURED loss is at least 40% of the total value.

Structure – Provide fair market value estimate of the home/business structure. Then, determine if the UNINSURED loss is at least 40% of the value.

If either of the above scenarios is true, it is recommended that the person(s) so affected complete an SBA Survey Sheet (available at the link below). Persons who do not have uninsured losses of at least 40% are asked to NOT submit a survey as they would not be eligible for assistance and these submittals will simply serve to add to the volume of paperwork that must be reviewed.

The survey sheet and other relevant information can be obtained by going to www.montourco.org and clicking on the **SBA Survey Information Link**, or a hard copy can be obtained at the Montour County Commissioners Office in the County Courthouse.

This form should be completed and then returned in one of two ways:

1. Faxed or hand delivered to the Montour County Commissioners Office, 29 Mill Street, Danville, PA 17821. Fax 570-271-3088
2. Scanned and emailed to wpeters@montourema.org
3. Alternate Fax 570-271-3078.

These forms must be submitted no later than close of business June 6, 2014.

If a declaration is warranted, further information will be provided through local media outlets. It is unlikely that it will be known whether a declaration will be made for at least 30 days.