U.S. Small Business Administration
SBA Form 987, Disaster Survey Worksheet
OMB Control Number 3245-0136
Justification – Part A Supporting Statement

Overview of Information Collection:

The purpose of this submission is to request OMB reinstatement with change of the SBA Form 987, "Disaster Survey Worksheet" (OMB Control No. 3245-0136), which expired on May 31, 2024. Although the form is being submitted as a reinstatement with change, the revisions are non-substantive changes. Specifically, the form date was updated, and extra, unnecessary language was removed from the footer.

1. Need & Method for the Information Collection.

The Small Business Administration (SBA or Agency) is authorized to make loans to disaster survivors for the purpose of restoring their damaged property to, as near as possible, pre-disaster conditions. This authority is found in Section 7(b) of the Small Business Act, 15 U.S.C. 636, as amended and 13 CFR Part 123. A disaster declaration, which can be issued by either the President or the SBA Administrator, is a prerequisite to the availability of any disaster loan assistance.

Information is collected by government staff and entered online directly into the SBA Unified Lending Platform (ULP); a web-based platform used to offer disaster loans and process disaster loan applications. Information is entered into the system by SBA loss verifiers who have examined the extent of damage to property. The surveys are reviewed and approved by an SBA Supervisory Survey Coordinator. All information collected is submitted through fillable fields in the ULP.

If the information provided in the Disaster Survey Worksheet (SBA Form 987) is not collected, the SBA is not able to verify the degree of physical damage resulting from the related disaster. Without the ability to verify the degree of physical damage, the SBA would not be able to determine if the disaster area qualifies for an SBA Administrative Disaster Declaration. As a result, the disaster area would not receive a declaration, and the disaster survivors will not have access to government loans to restore their damaged property. The SBA would not be in compliance with 13 CFR § 123.3.

2. Use of the Information.

The data collection SBA Form 987 is used only by SBA for disaster loan purposes. . It is not used for research or study purposes.

The information used in SBA Form 987 verifies the level of damage to property post disaster. When a Governor of a state or the Chief Executive of a Tribal Government requests an Administrative disaster declaration from the SBA, SBA loss verifiers must survey the disaster area and document the level of damage to property. This information is then used to determine if the disaster area qualifies for an SBA Administrative disaster declaration. During damage assessment some interaction with State and Local officials as well as property owners is necessary, which SBA loss verifiers may use to assist in completing SBA Form 987, however only SBA employees complete SBA Form 987.

The Disaster Survey Worksheet (SBA Form 987) is completed in support of a State or Tribal Government's request for disaster assistance through an Administrative declaration. The form is used by SBA staff to record information collected from individuals, businesses and government officials regarding the extent of disaster related damage and potential insurance recovery. State and local officials are questioned to obtain information helpful for the decision process including address of the damaged property, type of occupancy, replacement value, loss amount, insurance amount, and uninsured loss information. With this information, SBA determines if sufficient damage has occurred to warrant a disaster declaration by the Administrator of SBA.

3. Use of Information Technology.

The collection of information needed for the SBA Form 987 involves the use of electronic submissions of responses. Information is entered directly into SBA's web-based Unified Lending Platform (ULP), the online system used to offer disaster loans and process disaster loan applications. 100% of responses are collected electronically.

4. Non-duplication.

SBA collaborates and consults with other Federal Agencies to ensure duplicate information is not unnecessarily collected. When it is likely that a Presidential disaster declaration will be requested, SBA staff accompanies FEMA and state/local officials to collect necessary information. Although each entity is collecting damage information, each purpose is unique. Thus data recorded by SBA cannot be obtained by one of the collaborating sources.

The information needed to issue a declaration is unique to each disaster; therefore, any existing information cannot be used as a basis for a decision about a particular disaster event.

An evaluation, survey, or research study does not apply.

5. Burden on Small Business.

Small businesses or small entities comprise a portion of damage surveyed. There is no significant impact on them. Where possible, a visual inspection of damage is made to obtain the information needed to complete the survey without the need to question the affected party. When clarifying questions are necessary, they are limited to very general information about damage sustained and insurance coverage in effect.

6. Less Frequent Collection.

If the information were not collected, SBA could not process disaster declaration requests because there would be no basis upon which to determine if sufficient damage has occurred to warrant a declaration by the SBA Administrator. The information is collected only after a written request for a disaster declaration is made by the Governor of the affected state or Chief Executive of the Tribal entity. It must be collected following each disaster.

7. Paperwork Reduction Act Guidelines.

There are no special circumstances. No confidential information is required that is not protected to the extent permitted by law, including the Privacy Act and Freedom of Information Act

8. Consultation and Public Comments.

Comments were solicited in a Federal Register notice published on July 1, 2025, at 90 FR 28849. The comment period closed on September 2, 2025, and no comments were received.

9. Gifts or Payment.

There are no payments or gifts to respondents.

10. Privacy & Confidentiality.

The form is for internal use only and does not include an assurance of confidentiality. The information collected is protected to the extent permitted by law, including the Privacy Act, 5 U.S.C. 552a, and the Freedom of Information Act, 5 U.S.C. 552, which prohibits disclosure of confidential or privileged commercial or financial information. Applicants are not required to submit proprietary trade secrets, or other confidential information. Information collected on SBA Form 987 is maintained in the Agency's Privacy Act System of Records as follows: SBA 20 -- Disaster Loans Case Files https://www.govinfo.gov/content/pkg/PAI-2017-SBA/xml/PAI-2017-SBA.xml#sba20. SBA most recently published an updated SORN for SBA 20 on November 19, 2021 (86 FR 64979), which can be located here: https://www.federalregister.gov/documents/2021/11/19/2021-25276/privacy-act-of-1974-system-of-records-notice.

SBA adheres to and complies with its Cybersecurity and Privacy Policy to maintain privacy and confidentiality of the data collections that are stated in the applicable Privacy Impact Assessment (PIA), specifically, the Capital Access Financial System PIA and Unified Lending Platform (ULP) PIA. The SBA collects controlled personally identifiable information such as the damaged property address. Information is collected and maintained on a web-based government system and is not disseminated publicly.

11. Sensitive Questions.

No sensitive questions are asked.

12. Burden Estimate.

SBA estimates that an average of 40 individuals and businesses are queried regarding damage to their property per survey. This is the average number of queries needed to adequately determine whether the minimum qualifying criteria has been met (or not met). It takes an estimated 5 minutes per response, which is based on the actual experience of employees in the field who ask these questions.

The hour burden is based on survey activity for 3 recent fiscal years (FY 22, 23, and 24). Requests for Presidential and SBA Administrative declarations (both declined and approved) are calculated as these are the declaration types that require surveys. In the breakdown below, declines are listed separately because SBA tracks them separately; however, they are essentially either Presidential or Administrative declaration requests that were declined rather than approved, based on the criteria not being met.

FY	Presidential Declarations	SBA Administrative Declarations	Presidential & Administrative Declines	Total Surveys
22	19	50	0	69
23	22	42	0	64
24	24	48	0	72

Total surveys for 3 FYs = **205** divided by 3 = **68** average surveys per year

68 surveys x 40 respondents per survey = **2,720 responses**
2,720 responses x .083 (5 minutes) per response = **226 hours**

There are minimal financial costs to respondents. The cost estimate is based on a GS-5, Step 1 ($19.52 per hour/RUS Locality), which is the level of expertise (minimal) that is required to respond to simple questions. The annual cost is calculated below:

Burden per Response:

	Time Per Response	Hours	Cost Per Response
Reporting	5 minutes	.083	$1.63
Record Keeping	N/A	N/A	N/A
Third Party Disclosure	N/A	N/A	N/A
Total	5 minutes	.083	$1.63

Annual Burden:

	Annual Time Burden (Hours)	Annual Cost Burden (Dollars)
Reporting	226	$4,433.60
Record Keeping	N/A	N/A
Third Party Disclosure	N/A	N/A
Total	226	$4,433.60

13. Estimated nonrecurring costs.

There are no additional costs beyond that identified in Item 12 above.

14. Estimated cost to the Government.

SBA estimates that it takes approximately 10 hours to survey all respondents per disaster declaration request. This information is based on actual experience.

Agency burden hours are calculated below:

68 surveys x 10 hours per survey = 680 Agency burden hours

The annual cost estimate for the Agency is based on the salary of a GS-11, Step 1, ($35.78 per hour/RUS Locality), which is the typical grade for an employee performing these surveys. The cost is calculated as follows:

680 total hours x $35.78 per hour = $24,330 Cost to the Government

15. Reasons for changes.

The public hour burden has increased due to an expired collection with a request for reinstatement. The overall number of surveys conducted during the last three fiscal years included has increased.

	Requested	**Program Change Due to New Statute**	**Program Change Due to Agency Discretion**	**Change Due to Adjustment in Agency Estimate**	**Change Due to Potential Violation of the PRA**	**Previously Approved**
Annual Number of Responses for this IC	2,720			240	2,480	2,480
Annual IC Time Burden (Hour)	226			20	206	206
Annual IC Cost Burden (Dollars)	$4,434			$962	$3,472	$3,472

16. Publicizing Results.

No publication is anticipated.

17. OMB Not to Display Approval.

SBA will display the expiration date.

18. Exceptions to "Certification for Paperwork Reduction Submissions."

There are no exceptions to the certification statement or There are no exceptions to the certification statement (Item 19) of the “Certification for Paperwork Reduction Act Submissions” of OMB Form 83-1.

19. Surveys, Censuses, and Other Collections that Employ Statistical Methods.

This collection of information does not employ statistical methods.