

# INITIAL DAMAGE ASSESSMENT FIELD GUIDE



# The Purpose of this Initial Damage Assessment Field Guide

This field guide has been designed to serve as a quick reference tool to be utilized by local officials and others in conducting local damage assessment for homes, businesses, and public infrastructure. Inside you will find listed the *5 Degrees of Damage*; FEMA criteria for seeking an Individual Assistance Declaration, tips, things to do, and things to remember. In addition, illustrations have been provided and offer examples of the different degrees of damage for both wind and flood.

# **Local Damage Assessment Must be Rapid, Detailed and Accurate.**

- It should be completed and submitted within 36 hours of the event.
- The information collected will then be analyzed to determine if supplemental assistance will be needed from State and/or Federal Agencies.
- If necessary, the State will request a Preliminary Damage Assessment (PDA) with the Federal Emergency Management Agency (FEMA) and/or the Small Business Administration (SBA).
- Delay in completing the assessment may delay supplemental disaster assistance to those most in need.

# Why Do Damage Assessment?

Conducting a local damage assessment enables local officials to:

- Determine the severity and magnitude of the event.
- Quantify homes and businesses impacted by the disaster.
- Determine whether local resources will be sufficient to effectively respond and recover from the event.

## **Do:**

- Conduct visual inspection to verify damages.
- Be sensitive when discussing damages with property owner.
- Determine extent of insurance coverage (i.e. homeowner's policy vs. flood insurance).
- Include impact to businesses in your survey.
- Ensure current assessment reports are as accurate as possible.
- Provide initial assessment to HSEM within 36 hours of the event.

## **Don't:**

- Enter a damaged structure or a private home.
- Drive through flood waters.
- Exaggerate the amount of damage as it will be detrimental during a state/federal PDA.
- Promise assistance. The assessment will determine the levels of assistance needed.

# REMEMBER

- Focus on degrees of damage and habitability.
- Do not become preoccupied with property value.
- Look for waterline or debris line to determine depth of water.
- Only report disaster-related damages.
- Deferred maintenance and/or pre-existing damage should not be included in your assessment.

# INDIVIDUAL ASSISTANCE

- Assess residential damages and identify uninsured losses.
- Residential damages include primary homes, rental units, and personal property.
- Business damage is recorded as impacts to the area and potential losses for state or federal assistance.

## **There are 5 degrees of damage for FEMA Individual Assistance:**

- Destroyed
- Major
- Minor
- Affected
- Inaccessible

## **Small Business Administration's criteria for requesting assistance is the following:**

There must be a minimum of 25 homes and/or businesses with  $\geq 40\%$  uninsured damages.

***WIND***



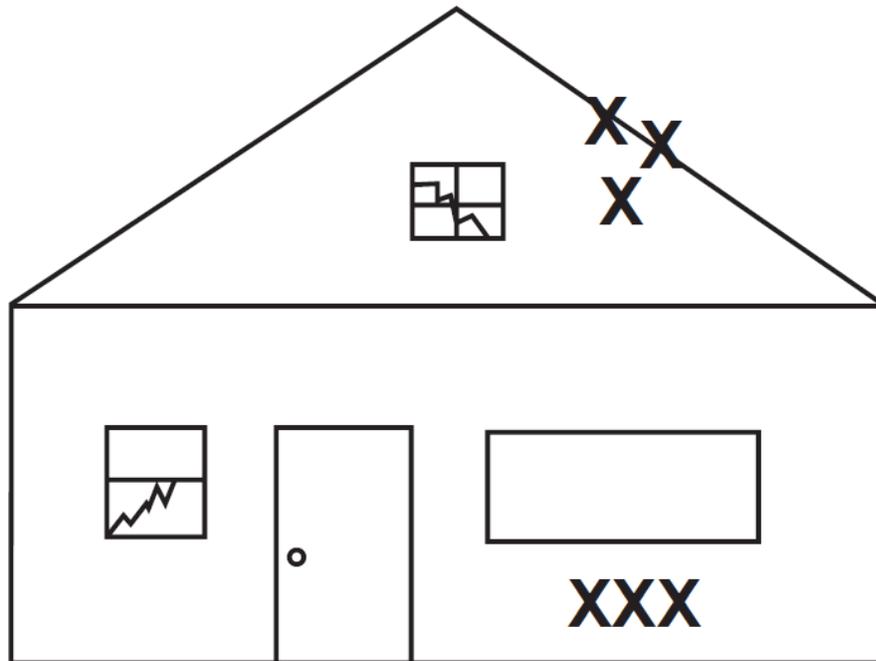
***DAMAGE***

## **Conventionally Built Homes**

**Wind damage can occur from  
straight-line winds, tornadoes,  
and severe thunderstorms**

# AFFECTED

## Wind: Conventionally Built Homes

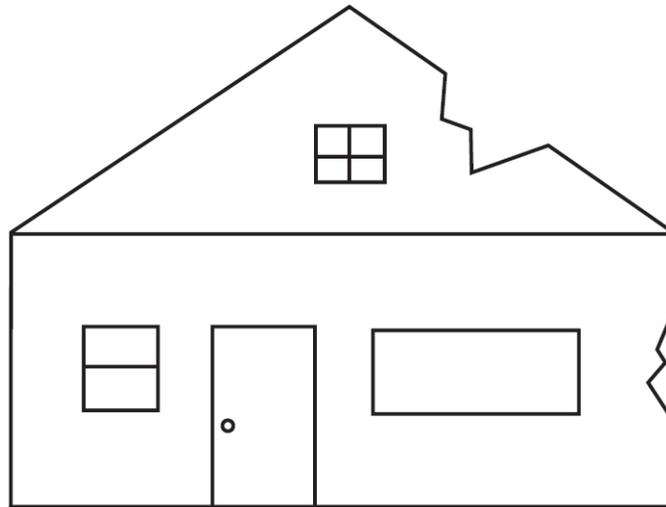


### Examples:

- Missing shingles or siding.
- Broken screens.
- Cosmetic damage to siding.
- Damage to an attached structure.
- Damage to landscaping, retaining walls, or downed trees that do not affect access to residence.

# MINOR

## Wind: Conventionally Built Homes

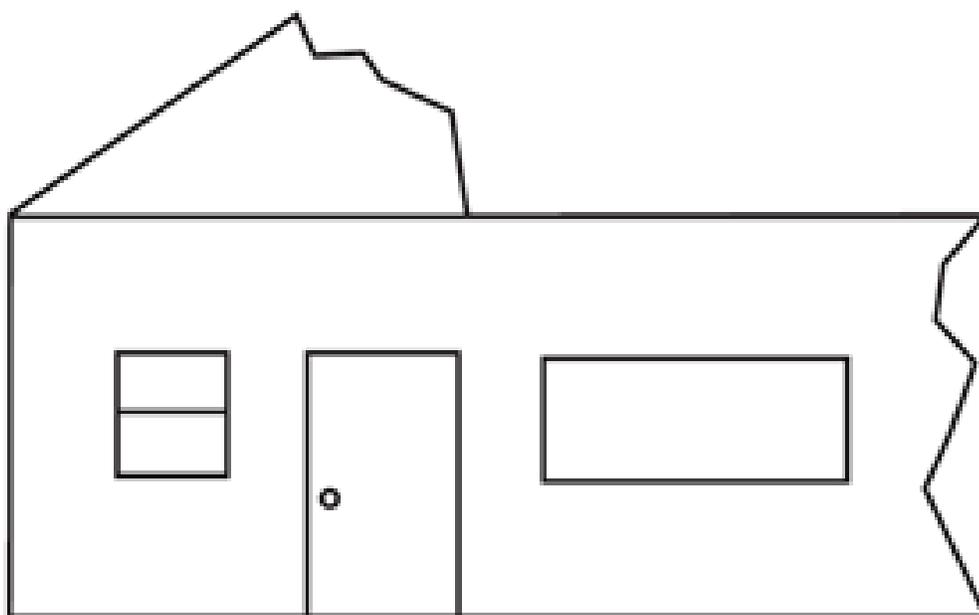


### Examples:

- Non-structural damage to roof components over essential living spaces.
- Non-structural damage to exterior components.
- Damage to chimney.

# MAJOR

## Wind: Conventionally Built Homes



### Examples:

- Failure or partial failure of structural elements of the roof and/or exterior walls.
- Failure or partial failure to foundation to include  $>2''$  horizontal cracks or  $>6''$  foundation shifts.

# DESTROYED

## Wind: Conventionally Built Homes



### Examples:

- Complete failure of 2 or more structural components.
- Only foundation remains.
- Require demolition or removal because of disaster related damage or confirmed imminent danger (impending slope failure or ground collapses).

# ***WIND***



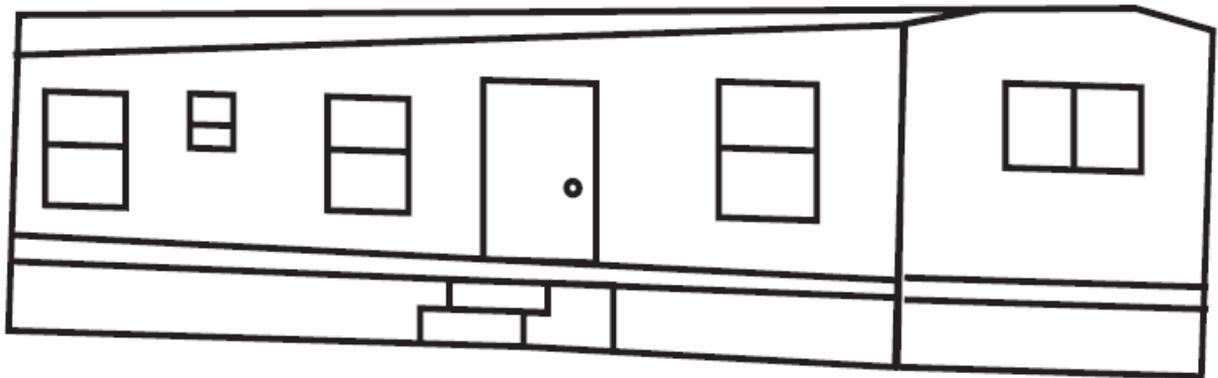
# ***DAMAGE***

## **MANUFACTURED HOMES**

**Wind damage can occur from  
straight-line winds, tornadoes,  
and severe thunderstorms**

# AFFECTED

## Wind: Manufactured Homes

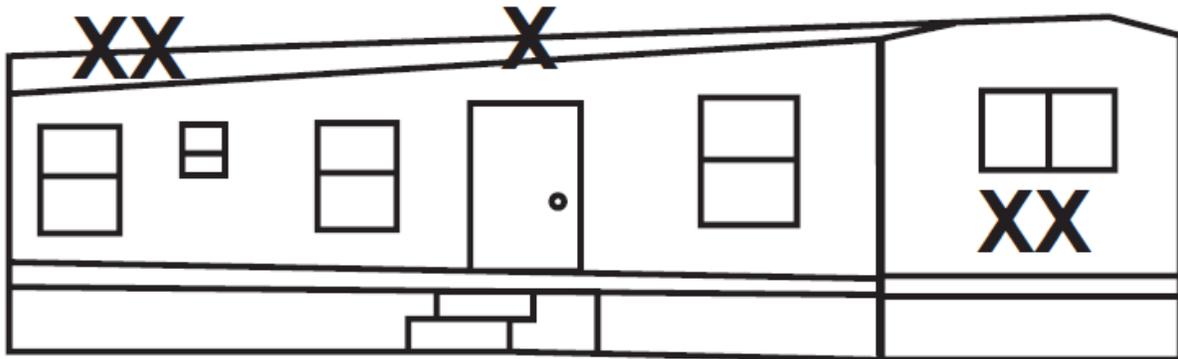


### Examples:

- No damage affecting habitability.
- Cosmetic damage only.
- Frame is NOT bent, twisted or otherwise compromised.
- No structural components have been damaged.

# MINOR

## Wind: Manufactured Homes

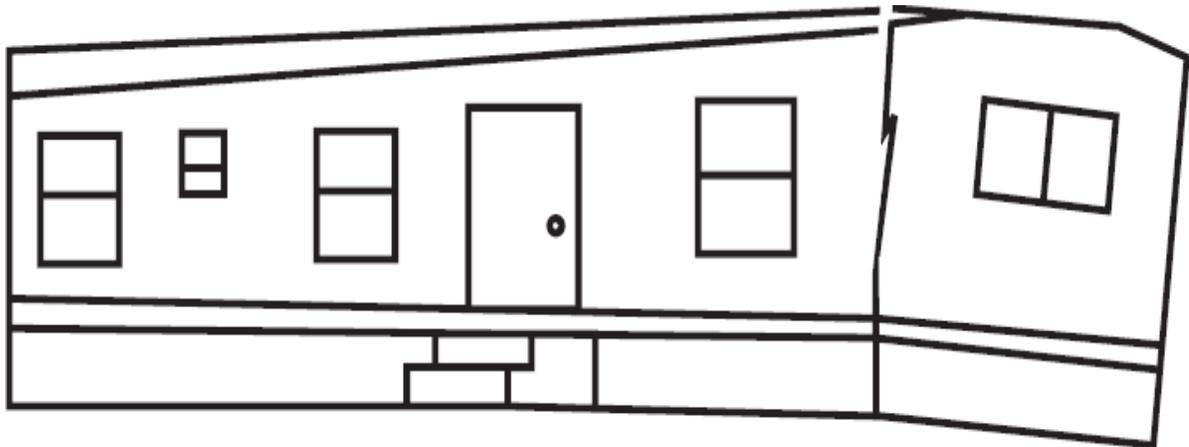


### Examples:

- No structural damage (not displaced from foundation).
- Nonstructural components may have minor damage (windows, roof, doors, duct work, and/or utility connections).

# MAJOR

## Wind: Manufactured Homes

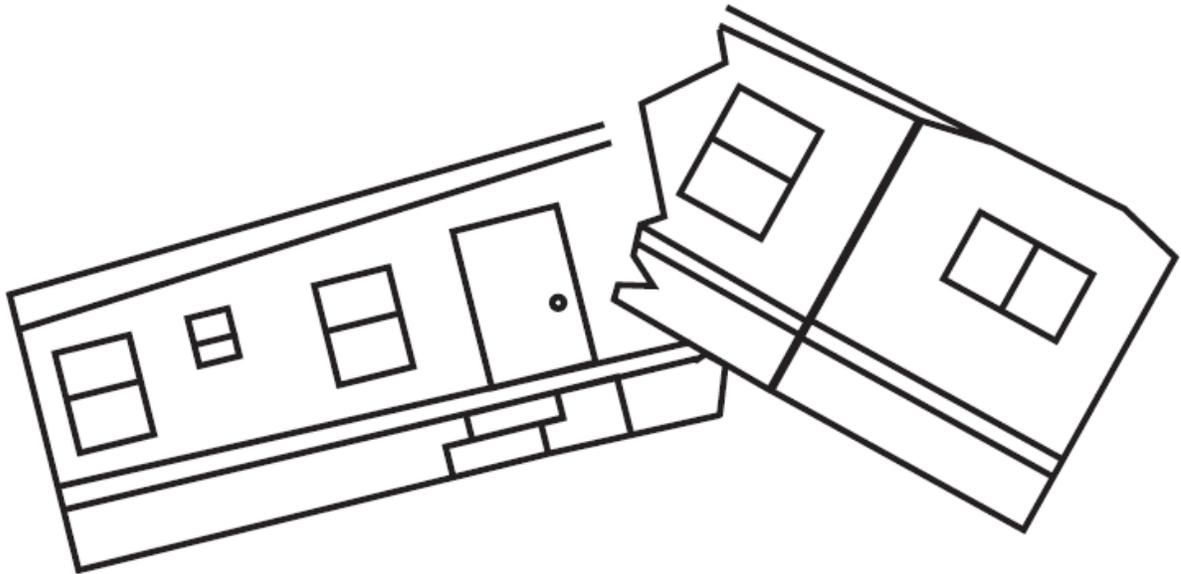


### Examples:

- Displaced from foundation.
- Other structural components have been damaged

# DESTROYED

## Wind: Manufactured Homes



### Examples:

- Structure is a total loss.
- Frame is bent, twisted or otherwise compromised.
- Missing roof covering, or the structural ribbing has collapsed for the majority of the roof system.

# ***FLOOD***



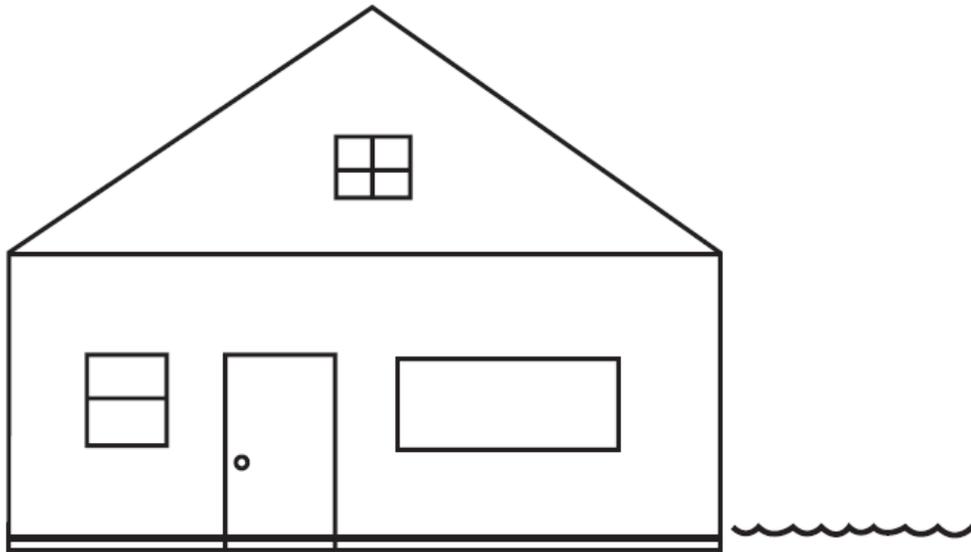
# ***DAMAGE***

## **Conventionally Built Homes**

**Flood damage can occur from heavy rains, rivers, creeks, and manmade events.**

# AFFECTED

## Flood: Conventionally Built Homes

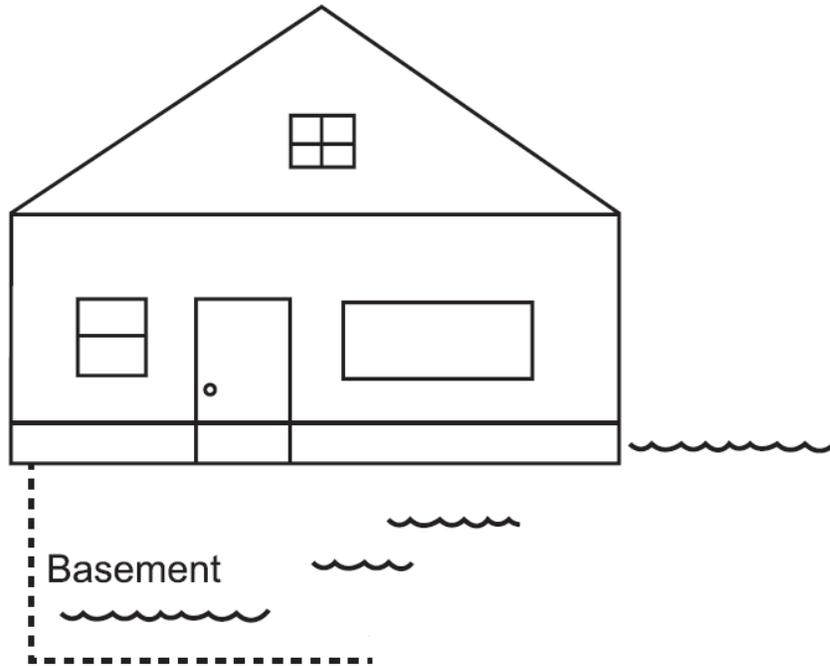


### Examples:

- Any water line in the crawl space or basement when essential living space or mechanical components are not damaged or submerged
- Cosmetic damage such as paint discoloration or loose siding
- Broken screens
- Gutter damage and debris
- Damage to an attached structure such as a porch, carport, garage, or outbuilding not for commercial use
- Damage to landscaping, retaining walls, or downed trees that do not affect access to the residence

# MINOR

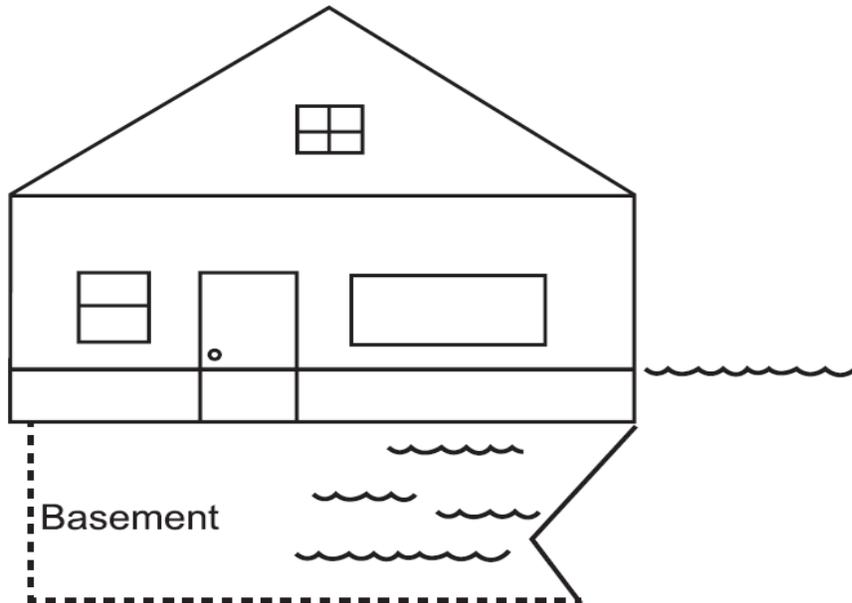
## Flood: Conventionally Built Homes



### Examples:

- Waterline  $\leq 18$  inches in an essential living space.
- Damage to mechanical components.
- Nonstructural damage to the interior wall component to include drywall, insulation.
- Nonstructural damage to exterior components
- Multiple small vertical cracks in the foundation
- Damage or disaster related contamination to a private well or septic system

# MAJOR Flood: Conventionally Built Homes



## Examples:

- Waterline >18 inches in an essential living space, a waterline above the electrical outlets, or a waterline on the first floor of a residence when basement is completely full.
- Failure or partial failure to structural elements of the walls to include framing, sheathing, etc.
- Failure or partial failure to foundation to include crumbling, bulging, collapsing, horizontal cracks >2", and shifting of the residence on the foundation >6".

# DESTROYED

## Flood: Conventionally Built Homes



### Examples:

- Complete failure of two or more major structural components, such as collapse of basement walls/foundation, walls or roof
- Only foundation remains
- A residence that will require immediate demolition or removal because of disaster related damage or confirmed imminent danger (e.g. impeding landslides, mudslides, or sinkholes)

# ***FLOOD***



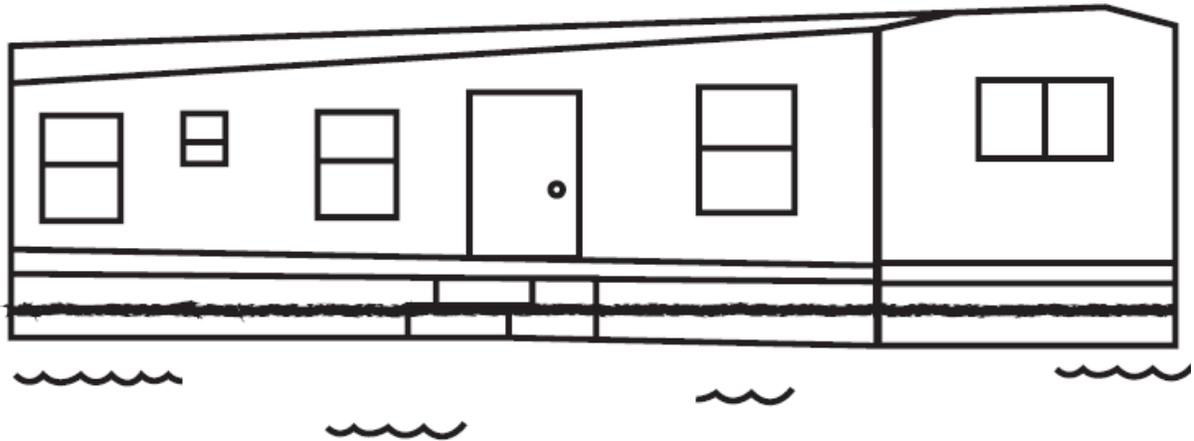
# ***DAMAGE***

## **MANUFACTURED HOMES**

**Flood damage can occur from heavy rains, rivers, creeks, and manmade events.**

# AFFECTED

## Flood: Manufactured Homes



### Examples:

- No damage affecting habitability; cosmetic damage only.
- The dwelling's frame is not bent, twisted, or otherwise compromised. No structural components of the dwelling have been damaged.

# MINOR

## Flood: Manufactured Homes

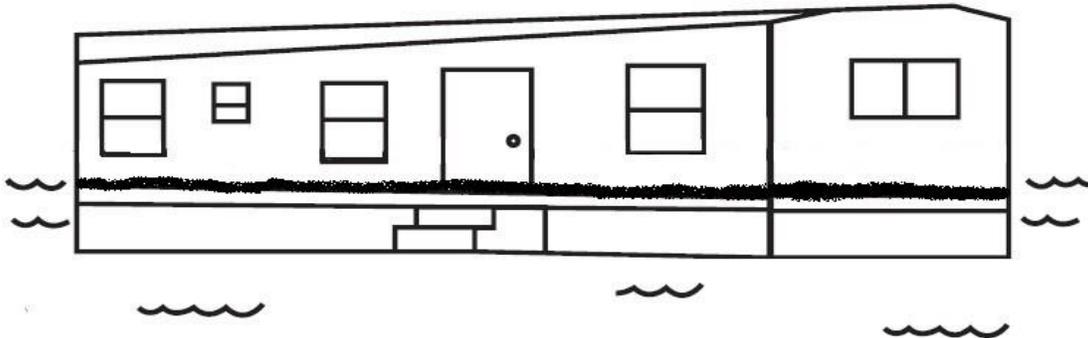


### Examples:

- Water line is below the floor system.
- Skirting or HVAC is impacted.
- There is no structural damage to the residence and it has not been displaced from the foundation.
- Nonstructural components have sustained damage.

# MAJOR

## Flood: Manufactured Homes

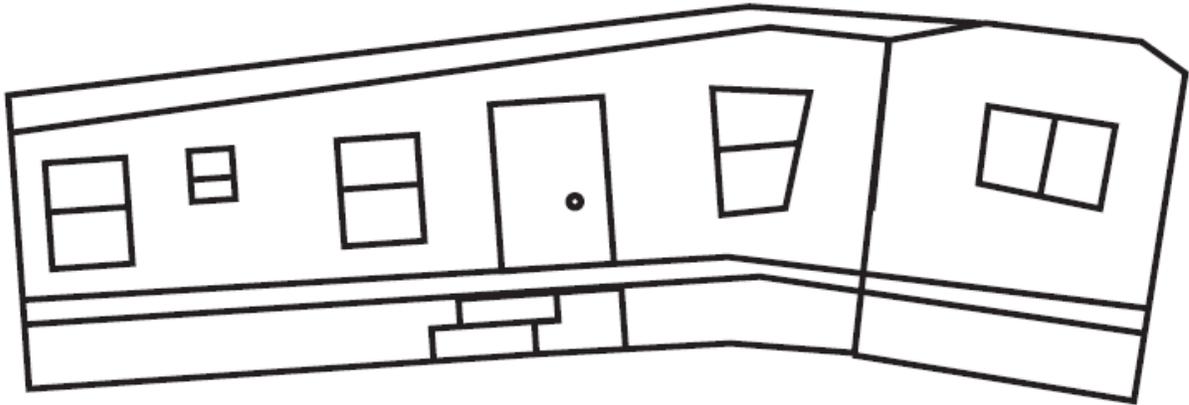


### Examples:

- Water has come into contact with the floor system.
- Residence has been displaced from the foundation, block or piers and other structural components have been damaged.

# DESTROYED

## Flood: Manufactured Homes



### Examples:

- The residence is a total loss.
- Frame is twisted, bent or otherwise compromised.
- Residence is missing the roof covering or the structural ribbing has collapsed for the majority of the roof system

# Public Assistance

## Damage Assessment Criteria

### Applicants:

- Damaged facility must belong to one of the following:
  - State or local government
  - Public entity
  - Town, village or rural community
  - Tribal government
  - Eligible private non-profit

### Eligible damage:

- Facility was damaged due to the event
- Damaged elements are maintained and were in use at the time of the event

Document how the disaster is impacting your community. Include information that details:

- Threats to health or safety
- Utility disruption
- Transportation disruption
- Critical Services disruption
- Economic loss

# Public Assistance

## Category A: Debris Removal

Debris removal from public property must be in the public interest and necessary to:

- Eliminate immediate threats to lives, public health & safety;
- Eliminate immediate threats of significant damage to improved public or private property

Examples:

- Trees and woody debris
- Building components
- Sand, mud, silt & gravel
- Removal of temporary levees

# Public Assistance

## **Category B: Emergency Protective Measures**

### Examples:

- Search and rescue
- Security
- Emergency pumping
- Sandbagging
- Detour & warning signs
- EOC activation and operations
- Emergency & temporary repairs
- Emergency repair of overhead powerlines
- Emergency medical facilities
- Emergency evacuations
- Activities undertaken before, during and after a disaster to save lives and protect improved property

# Public Assistance

## Category C: Roads & Bridges

Examples:

### Roads

- Surfaces
- Bases
- Shoulders
- Ditches
- Drainage structures
- Low water crossings

### Bridges

- Decking & pavement
- Piers
- Girders
- Abutments
- Slope protection
- Approaches
- Slope Failures

# Public Assistance

## Category D: Water Control Facilities

Examples:

- Dams & reservoirs
- Levees
- Engineered drainage channels
- Canals
- Aqueducts
- Sediment basins
- Shore protective devices
- Irrigation facilities
- Pumping facilities

# Public Assistance

## Category E: Buildings & Equipment

Examples:

### Buildings

- Structural components
- Interior systems
  - Electrical
  - Mechanical
  - Contents

# Public Assistance

## Category F: Utilities

Examples:

- Water treatment plants
- Power generation & distribution
- Facilities
- Natural gas systems
- Wind turbines
- Generators
- Substations
- Power lines

# Public Assistance

## **Category G: Parks, Recreation & Other**

Examples:

- Playground equipment
- Swimming pools
- Bath houses
- Tennis courts
- Boat docks
- Piers
- Picnic tables
- Golf courses
- Fish hatcheries
- Mass transit facilities

# Contacts

Name: \_\_\_\_\_

Office #: \_\_\_\_\_

Cell #: \_\_\_\_\_

Name: \_\_\_\_\_

Office #: \_\_\_\_\_

Cell #: \_\_\_\_\_

Name: \_\_\_\_\_

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