

Preliminary Damage Assessment
(PDA)
Field Guide



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

- It should be completed and submitted to the State within 36 hours of the event.
- The data collected will then be analyzed to determine if supplemental assistance will be needed from the State and/or Federal Agencies.
- If necessary, the State will request a joint preliminary damage assessment 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.

There are 4 degrees of damage:

- **Destroyed**
- **Major**
- **Minor**
- **Affected**

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.
- Know that exaggeration of amount of damage will be detrimental during a joint PDA.
- Provide detailed assessment to HSEM within 36 hours of the event.

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.

The Purpose of this Preliminary 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 and businesses. Inside you will find listed the *4 Degrees of Damage*; FEMA criteria for seeking an Individual Assistance Declaration and 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.

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.

Based on criteria, make a judgment call.

Criteria for requesting assistance from SBA:

There must be a minimum of twenty five (25) homes and/or businesses with 40% uninsured damages.

Note: Generally, structures with either "Destroyed" or "Major" degree of damage will meet "40% uninsured damages" criteria.

WIND

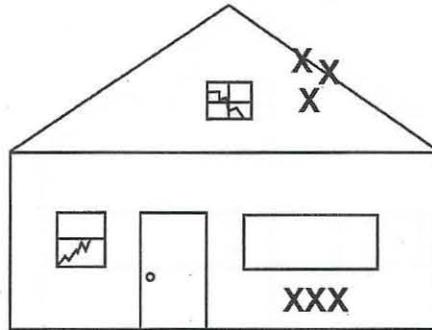


DAMAGE

SINGLE FAMILY DWELLING

AFFECTED

Wind Damage: Single Family Dwelling



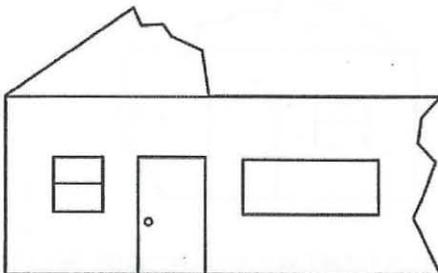
Minimal damage to structure and home is habitable, requiring minimal repairs.

Examples:

- Some shingle damage.
- Few broken windows.
- Cosmetic damage to siding.
- Repairable.

MAJOR

Wind Damage: Single Family Dwelling



Significant structural damages requiring **longer than 30 days** for repair.

Examples:

- Structural failure of walls, roof and foundation, which **are** repairable.
- Damage to windows, doors and exterior walls.
- Extensive debris and utility problems.

WIND

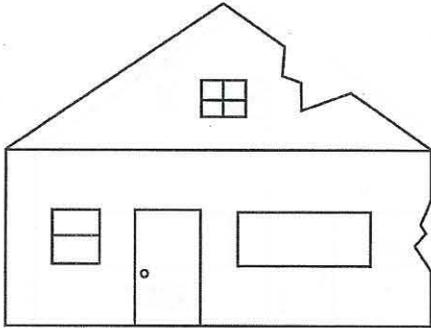


DAMAGE

MOBILE HOME

MINOR

Wind Damage: Single Family Dwelling



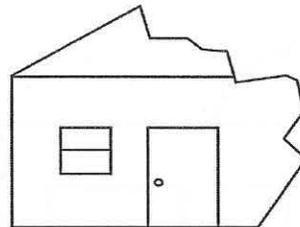
Damage may be repaired **within 30 days** making the structure habitable.

Examples:

- Windows/doors are damaged and unsecurable.
- Damage to functional components (furnace, water heater, HVAC).

DESTROYED

Wind Damage: Single Family Dwelling



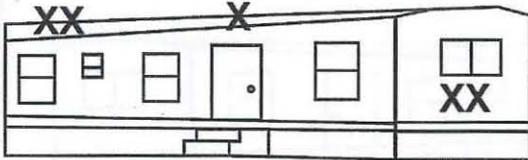
Structure is a total loss and damage is to such an extent that repair is not feasible and has left the home **permanently uninhabitable**.

Examples:

- Complete failure of two or more structural components, such as collapse of basement walls/foundation, walls or roof.
- Only foundation remains.
- Condemned structure that will require demolition or removal by local government due to disaster related health and safety concerns.

AFFECTED

Wind Damage: Mobile Home



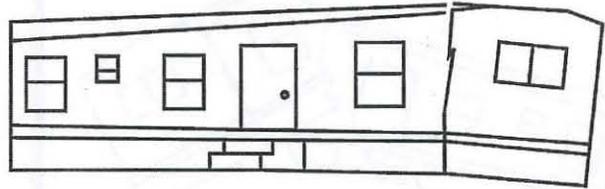
Minimal damages to the dwelling and/or contents and is **habitable**, requiring minimal repairs.

Examples:

- Frame is NOT bent, twisted or otherwise compromised.
- No structural components have been damaged.

MAJOR

Wind Damage: Mobile Home



Significant structural damages requiring **longer than 30 days for repair**. Extensive repairs will be required to become habitable.

Examples:

- Displaced from foundation.
- Other structural components have been damaged (windows, doors, wall coverings, roof, bottom board insulation, utility hook-up, etc.).

FLOOD

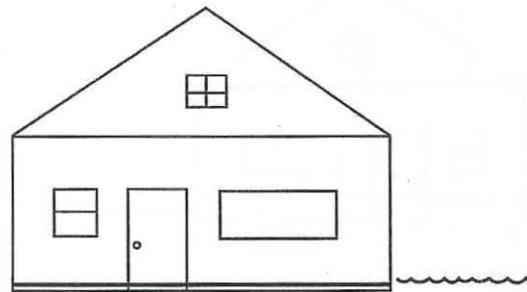


DAMAGE

SINGLE FAMILY DWELLING

AFFECTED

Flood Damage: Single Family Dwelling



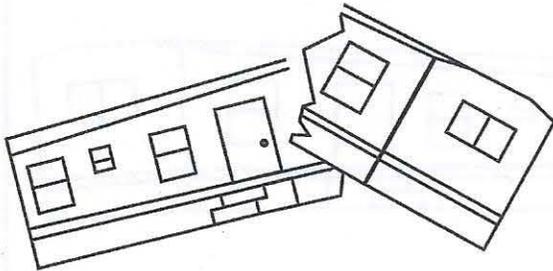
Minimal damage to the structure and/or contents and is **habitable, requiring minimal repairs**.

Examples:

- Minimal flooding with less than 3" in an occupied or required room.

DESTROYED

Wind Damage: Mobile Home



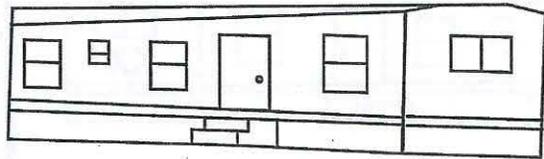
Structure is a **total loss**. There is not value associated with the structure except for its basic material content (scrap).

Examples:

- Frame is bent, twisted or otherwise compromised.
- Missing roof or has sustained significant damage to roof covering, sheathing, and framing.

MINOR

Wind Damage: Mobile Home



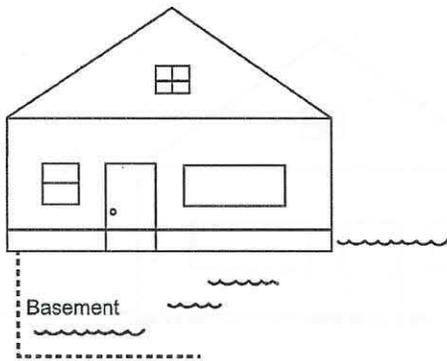
Damages may be **repaired within 30 days** making the structure habitable.

Examples:

- Minor structural damage (not displaced from foundation).
- Other structural components may have minor damage (windows, roof, doors, duct work, etc.).

MINOR

Flood Damage: Single Family Dwelling



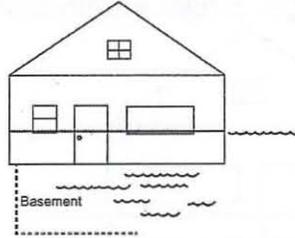
Damages may be **repaired within 30 days** making the structure habitable.

Examples:

- 3" to 18" of water in an occupied or required room.
- Damage or disaster related contamination to private well or septic system.

DESTROYED

Flood Damage: Single Family Dwelling



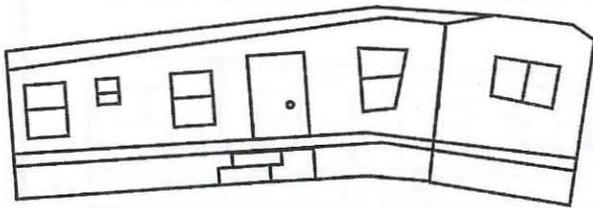
Structure is a **total loss** and damage is to such an extent that repair is not feasible and has left the home permanently uninhabitable.

Examples:

- Complete failure of two or more major structural components, such as collapse of basement wall/foundation, walls or roof.
- Only foundation remains.
- Structure will require removal or demolition by local government due to a confirmed imminent danger, such as impending landslides, mudslides or sinkholes.

DESTROYED

Flood Damage: Mobile Home



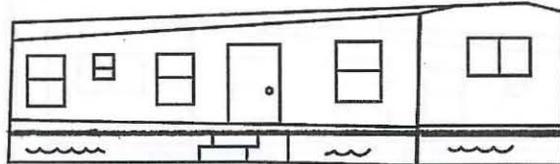
Structure is a **total loss**. There is no value associated with the structure except for its basic material content (scrap).

Examples:

- Water line is higher than 12 inches
- Frame is twisted, bent or otherwise compromised.
- Interior so compromised by contamination that cleanup is infeasible.

MINOR

Flood Damage: Mobile Home



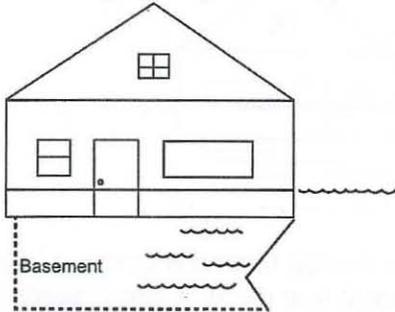
Damages may be **repaired within 30 days** making the structure habitable.

Examples:

- Water line is below the floor system.
- Skirting or HVAC may be impacted.

MAJOR

Flood Damage: Single Family Dwelling



Significant structural damages requiring **longer than 30 days for repair.**

Examples:

- 18" or more of water on the first floor or water that covers the electrical outlets.
- Water in the basement which compromises the structural integrity of the home.

FLOOD

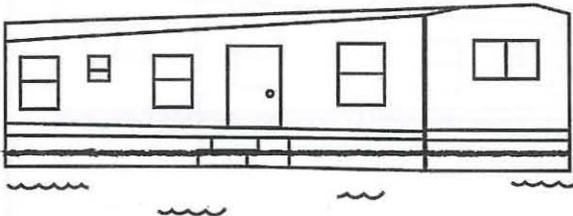


DAMAGE

MOBILE HOME

AFFECTED

Flood Damage: Mobile Home



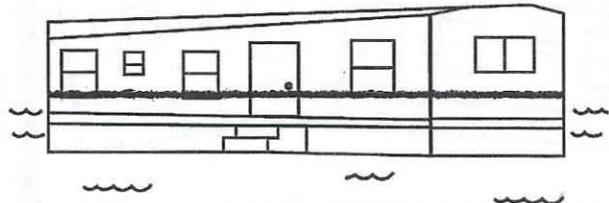
Minimal damage to the dwelling and/or contents and is **habitable, requiring minimal repairs.**

Examples:

- No damages affecting habitability.
- Cosmetic damage only.

MAJOR

Flood Damage: Mobile Home



Significant structural damages requiring **longer than 30 days for repair.** Extensive repairs will be required to become habitable.

Examples:

- Water that impacts the floor system (belly board insulation, duct work, subfloor).
- Water line up to 12 inches in the living area.