

AGENCY DAMAGE ASSESSMENT CRITERIA COMPARISON

Agency	Affected	Minor	Major	Destroyed	Remarks
FEMA	<p>Flood: Single/Multi-Family Homes: 0-6 inches Mobile Homes: Ground level to within 12 inches of bottom board Other: If the living unit, porch, carport, garage, etc., was damaged but in the inspector's judgement the living unit is still habitable, the Affected category should be used.</p>	<p>Flood: Single/Multi-Family Homes: 6-18 inches (electrical, insulation) Mobile Homes: Within 12 inches of bottom board to 3 inches above floor level Other: Home is damaged and uninhabitable, but may be made habitable in a short period of time with home repairs. Any one of the following may constitute minor damage: 1. Can be repaired within 30 days 2. >\$100 but <\$10,000 3. Has less than 50% damage to structure</p>	<p>Flood: Single/Multi-Family Homes: 18-48 inches Mobile Homes: 3-12 inches above floor level Other: Sustained structural or significant damages, is uninhabitable and requires extensive repairs. Any one of the following may constitute minor damage: 1. Substantial failures to structural elements of the residence (e.g., walls, floors, foundations) 2. General exterior property damage (can include roads and bridges, wells, earth movement, and other imminent danger situations 3. >50% damage to structure 4. Damage taking more than 30 days to repair</p>	<p>Flood: Single/Multi-Family Homes: Over 48 inches Mobile Homes: Over 12 inches Other: Destroyed is used when there is a total loss or damage to such an extent that repairs are not economically feasible. Any one of the following may constitute minor damage: 1. Structure is not economically feasible to repair 2. Structure is permanently uninhabitable 3. Complete failures to major components of structure (e.g., foundation, walls, roof) 4. Unaffected structure that will require demolition as a result of the disaster (e.g., floodplain)</p>	<p>Flood: All variable—depends on length of time structure was flooded, velocity, clean/dirty floodwater, etc. In Mobile Homes, the same above variable apply in addition to the age and make of the unit.</p>
ARC	NO AFFECTED CATEGORY	<p>Flood: Single/Multi-Family Homes: <6 inches in the structure, flooded basement Mobile Homes: <6 inches in the structure Other: 1. Shingles missing 2. Broken windows 3. Siding loose, missing, or damaged 4. Damage to attached garage 5. Cosmetic damage</p>	<p>Flood: Single/Multi-Family Homes: 6 inches to 8 feet in structure Mobile Homes: 6 inches to 3 feet in structure Other: 1. Portions of the roof missing 2. Twisted, bowed, or cracked walls 3. Forceful penetration of the structure by a large object such as a tree or car</p>	<p>Flood: Single/Multi-Family Homes: More than 8 feet in structure Mobile Homes: More than 3 feet in structure Other: 1. Structure totally gone—only foundation remains 2. Major sections on exterior walls missing or collapsed 3. Structure shifter off foundation</p>	<p>ARC considers damage to outbuildings only, cars or other damaged effects outside the home to be "Unaffected". Their guideline also states, "Choose the more serious damage category if the structure appears to border between two categories."</p>
SBA	No AFFECTED CATEGORY	<p>Disaster survivor's property may have been totally destroyed, but if there was sufficient insurance or other recovery for the loss in dollars to be less than 40% of the FMV, the property is counted in the minor category</p>	<p><u>Three possible ways to have suffered major damage within the 40% rule:</u> 1. Damage to the FMV of the survivor's land. (Flood, erosion, tornado, hurricane, fire, etc.) 2. Damage to the FMV of the survivor's structure on the property. 3. Damage to the FMV of the survivor's personal property, not including vehicles.</p>	No DESTROYED CATEGORY	<p>SBA's formula for determining major damage is simply property that suffered 40% or more uninsured loss to its Fair Market Value (FMV) is considered to be in the "Major" category.</p>

Individual Assistance Guidelines for Preliminary Damage Assessments

FLOODING

- **Single Family/Multi-Family Homes** (All variable – depends on length of time structure was flooded, velocity, clean/dirty flood water, etc.)
 - **Affected 0-6 inches**
 - **Minor 6-18 inches** (Electrical, insulation)
 - **Major 18-48 inches**
 - Over 48 inches – requires further investigation
 - **Destroyed**

- **Mobile Homes** (All variable – will vary due to same variables as above, as well as the age and make of the mobile home)
 - **Affected - Ground level to within 12 inches of bottom board**
 - **Minor – Within 12 inches of bottom board to 3 inches above floor level**
 - **Major 3-12 inches above floor level**
 - Over 12 inches – requires further investigation
 - **Destroyed**

OVERALL GUIDELINES – FLOOD & OTHER

- **Affected**– If the living unit, porch, carport, garage, etc., was damaged but in the inspector's judgment the living unit is still habitable, the Affected category should be used.

- **Minor**–Minor damage is when the home is damaged and uninhabitable, but may be made habitable in a short period of time with home repairs. Any one of the following may constitute minor damage:
 1. Can be repaired within 30 days
 2. Has more than \$100 (or more than program minimum) of eligible habitability items and has less than \$10,000 (or less than program maximum) of eligible habitability items under the Disaster Housing Program, *Home Repair Grant*
 3. Has less than 50% damage to structure

- **Major**–Major damage is when the home has sustained structural or significant damages, is uninhabitable and requires extensive repairs. Any one of the following may constitute major damage.
 1. Substantial failures to structural elements of the residence (e.g., walls, floors, foundation)
 2. Damage to the structure that exceeds the Disaster Housing Program *Home Repair Grant* maximum (\$10,000)
 3. General exterior property damage that exceeds the Disaster Housing Program *Home Repair Grant* maximum (e.g., roads and bridges, wells, earth movement, and other imminent danger situations.)
 4. Has more than 50% damage to structure
 5. Damage that will take more than 30 days to repair

- **Destroyed**–Destroyed is used when there is a total loss or damage to such an extent that repairs are not economically feasible. Any one of the following may constitute a status of destroyed: (Should be obvious)
 1. Structure is not economically feasible to repair
 2. Structure is permanently uninhabitable
 3. Complete failures to major components of structure (e.g., foundation, walls, roof)
 4. Unaffected structure that will require demolition as a result of the disaster (e.g., floodplain)

Estimating Insurance: The following are general guidelines to estimating insurance coverage.

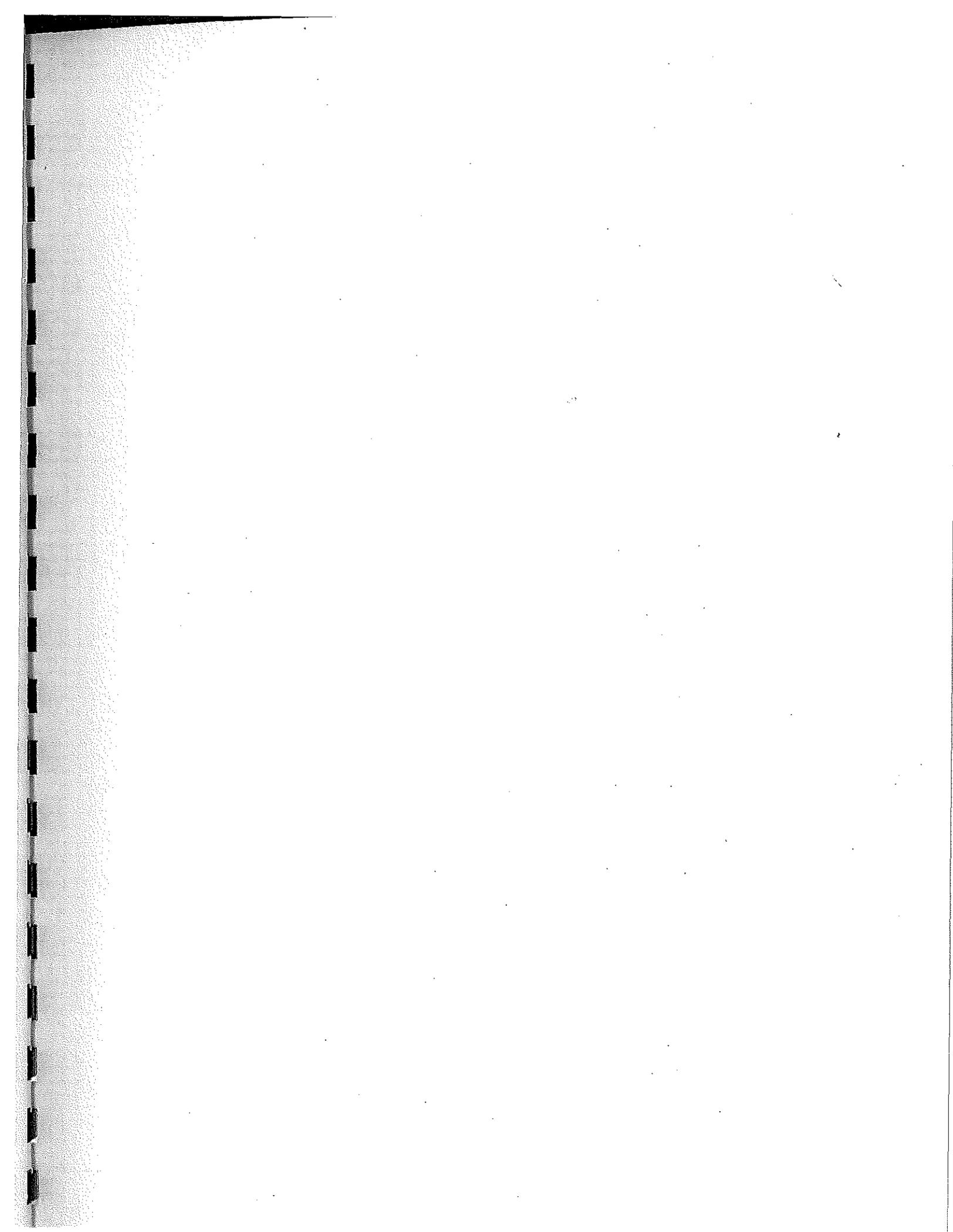
1. Renters are less likely to have insurance
2. Low income residents are less likely to have insurance
3. Homeowners who are still paying off their mortgage normally have the appropriate type of insurance
4. Residents who are flooded and reside in an area that does not participate in the NFIP or in an area that has been sanctioned for NFIP code enforcement violations will not have flood insurance
5. Residents who are flooded but whose property is not located in the Special Flood Hazard Area (SFHA) will probably not have flood insurance.

Instructions for PDA Forms Detailed Street Sheet

- Step One:** Record all information in the header of the form. Be sure to include all names and contact numbers for all PDA team members.
- Step Two:** Write down the street number and name of the dwelling under the Address Column.
- Step Three:** Assess the damage in order to determine under which category the dwelling falls. You will need to determine the following:
- Damage Level: Whether the dwelling is "Affected Habitable", "Minor", "Major", or "Destroyed". See "Guidelines for a Preliminary Damage Assessment" for a description of damage levels.
 - Structure Type: Whether the dwelling is "Single Family", "Multi-Family", or "Manufactured Home".
 - Occupancy Type: Whether the individual(s) living in the dwelling are owners or renters. "Owner" indicates that the owner claims this home as their primary. "Renter" indicates someone other than the owner claims this home as their primary residence. See Step Six if the dwelling is not the occupant's primary residence.
 - Mark the appropriate box that describes the damaged dwelling.
 - If you are unable to assess the damaged dwelling because it is inaccessible, reference Step Seven.
- Step Four:** Determine whether the assessed damaged dwelling is low income. To determine whether a home is low income, the following factors should be considered: Input from the local representative, general state of the home, and neighborhood. Mark the "Low income" box if appropriate.
- Step Five:** Determine whether the assessed damaged dwelling is insured. Remember to assess the type of insurance that accords with the cause of damage. Do not select "insured" for a flooding disaster if the occupant only has homeowners' insurance. The local representative should be able to help answer this question as well. Mark the "Insured" box if appropriate.
- Step Six:** If the assessed damaged dwelling is not the occupant's primary residence, then mark the "Not Primary" box.
- Step Seven:** If the damaged dwelling is inaccessible, then mark the "inaccessible" box. Mark it if you are unable to see the home or otherwise determine the damage level. Also mark as inaccessible if the home did not sustain physical damage but the occupants are unable to reasonably reach the residence and live there due to the disaster. Remember: If you mark a damage level, **DO NOT** mark "Inaccessible".
- Step Eight:** If the damaged home or groups of homes is inaccessible due to the only access point being a private road or bridge that is damaged, then mark the "Bridge" box. Private indicates that which is not owned or maintained by a government body.

Instructions for PDA Forms Detailed Street Sheet

- Step Nine:** If the assessed damaged has a loss of essential utilities such as electric, gas or water, them mark the "Utilities Out" box.
- Step Ten:** If the assessed damaged dwelling is flooded, record the water depth in inches and/or feet in the "Basement" and/or "Living Area" boxes. To be used during flooding disasters only.
- Step Eleven:** The "Other" box may be used to record a disaster or Region Specific element. N/A for State or Local PDAs.
- Step Twelve:** Add up each column and record at the bottom of the page. Water depths do not need to be totaled. These totals should be transferred to the Summary Sheet.



Instructions for PDA Forms Summary Sheet

- Step One:** Record all information in the header of the form. Be sure to include all names and contact numbers for all PDA team members.
- Step Two:** Record homes as either hash marks or total numbers in the appropriate damage level box.
- Step Three:** Add each row together and record the total number of homes at all damage levels in the appropriate "Total Damaged" section.
- Step Four:** Record how many of the total homes have insurance and how many do not. At the top, place the percentage of insured homes by dividing the numbers of homes by the total number of homes surveyed.
- Step Five:** Record the number of homes with low-income households. To determine whether a household is low income, the following factors should be considered: Input from the local representative, general state of the home and neighborhood. At the top, place the percentage of the low income homes by dividing the number of low income homes by the total number of homes surveyed.

