Preliminary Damage Assessment

Individual Assistance

FIELD GUIDE

Iowa Homeland Security & Emergency Management Division

September2012

Preliminary Damage Assessment

Individual Assistance

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The purpose of this Preliminary Damage Assessment (PDA) field guide for individual assistance is to serve as a quick-reference tool for local officials and others who conduct local damage assessments for homes and businesses.

The illustrations have been provided to offer examples of the different degrees of damage for both wind and flood events.

Why perform a 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; and
- Determine whether local resources will be sufficient to effectively respond to and recover from the event.

A local damage assessment must be *rapid*, *detailed* and *accurate*.

- It should be completed and submitted to the State within 12-24 hours of the event.
- The data collected will then be analyzed to determine if supplemental assistance will be needed or requested.
- If necessary, the State will request a joint preliminary damage assessment with the Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA).
- Delay in completing the assessment may delay disaster assistance to those most in need.

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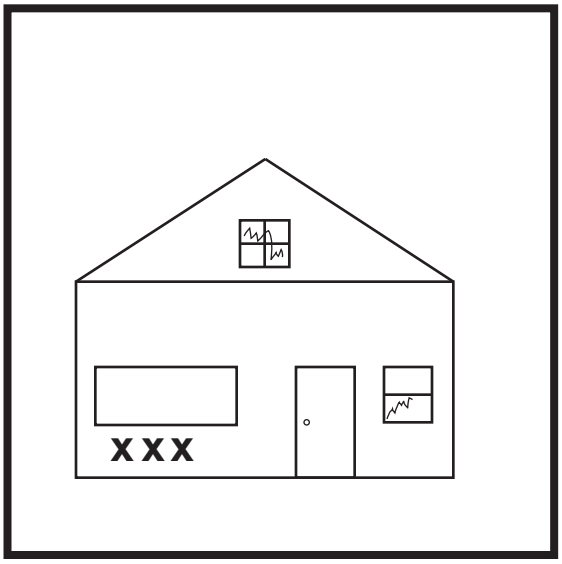
There are five degrees of damage:

- Destroyed
- Major
- Minor
- Affected
- Inaccessible

REMEMBER TO:

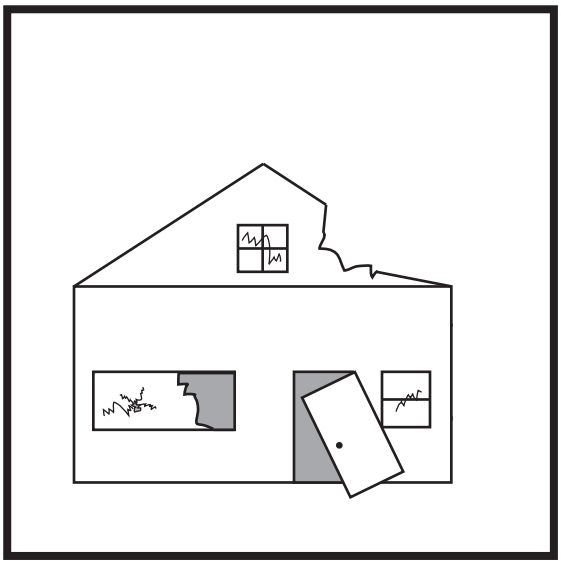
- Conduct a visual assessment to verify damage.
- Be sensitive when discussing damage with property owner.
- Determine the extent of insurance coverage (i.e. homeowner's policy vs. flood insurance).
- Include impact to businesses in your assessment.
- Make current assessment reports as accurate as possible. Exaggerating the amount of damage will be detrimental during a joint PDA. Be consistent.
- 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 damage.
- Based on the level of damage, make a judgement call.

WIND DAMAGE
SINGLE FAMILY DWELLING



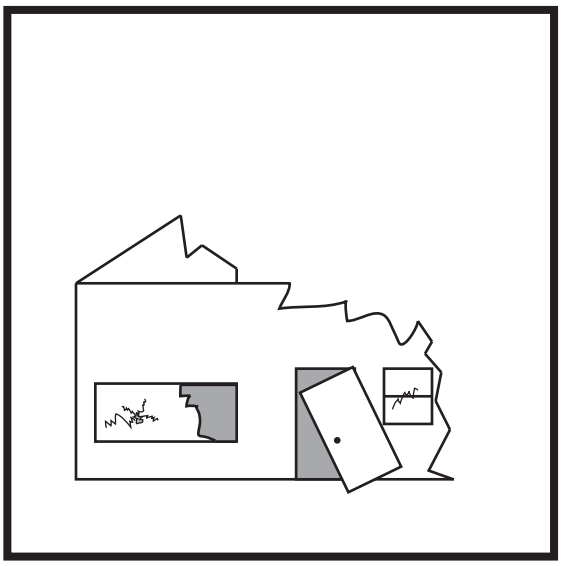
AFFECTED

- Mainly cosmetic damage
- Repairable/can still be lived in



MINOR

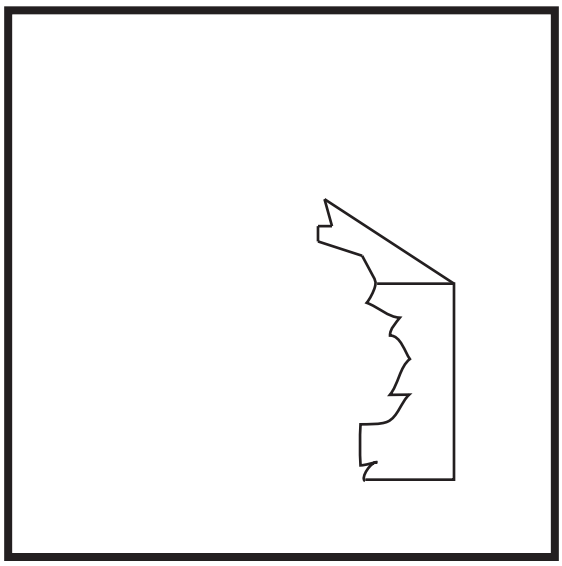
- Includes a wide range of damage
- Uninhabitable
- Repairable in less than 30 days



MAJOR

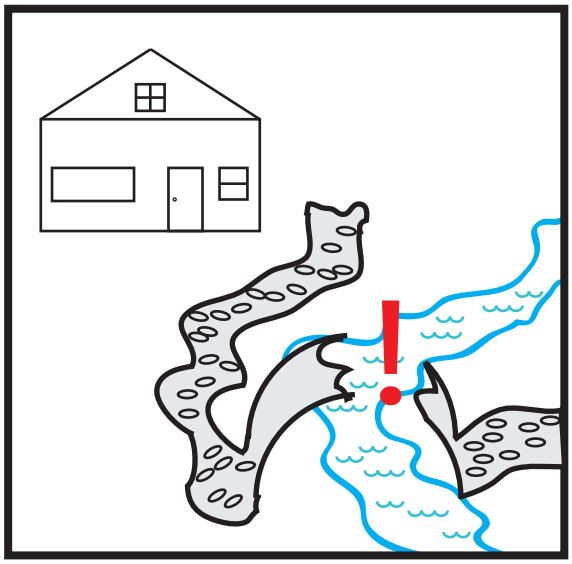
- Substantial structural damage
- Uninhabitable
- Requires extensive repairs

WIND DAMAGE
SINGLE FAMILY DWELLING



DESTROYED

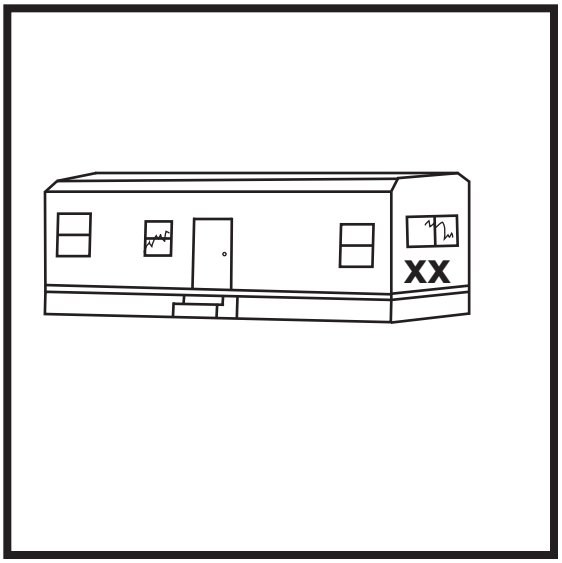
- Total loss
- Structure is compromised
- Not repairable



INACCESSIBLE

- Home or group of homes is inaccessible due to damage to a road or bridge
- Damage to road or bridge must be disaster-related

WIND DAMAGE
MOBILE HOME



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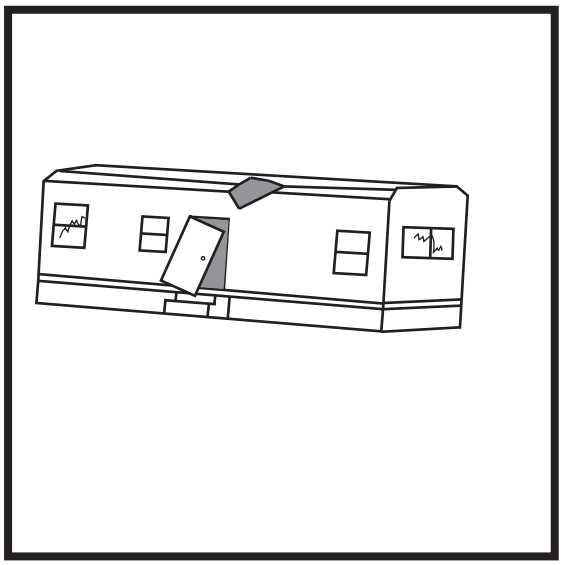
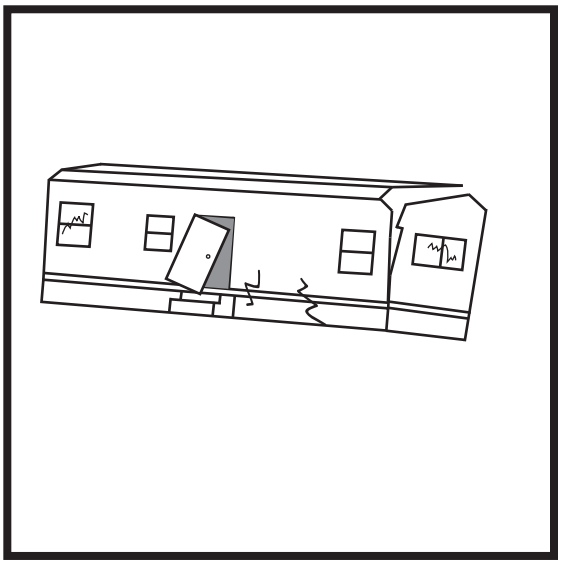


MINOR

- Includes a wide range of damage
- Uninhabitable
- Repairable in a short period of time



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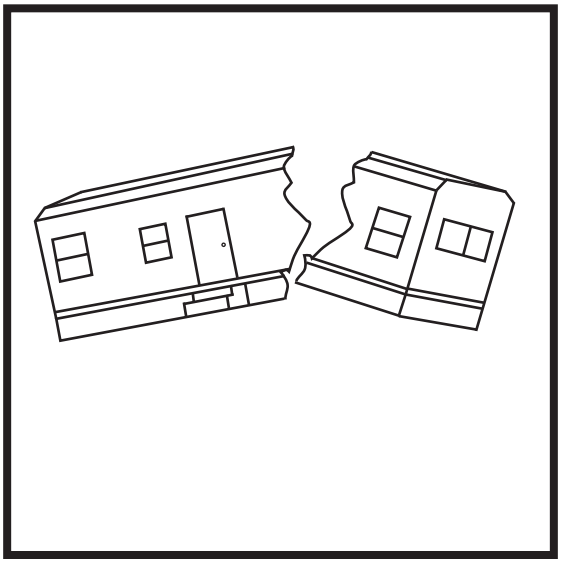
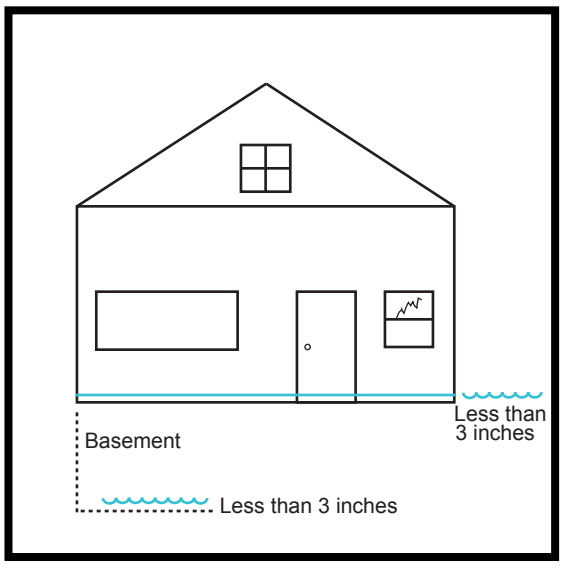
WIND DAMAGE
MOBILE HOME



DESTROYED

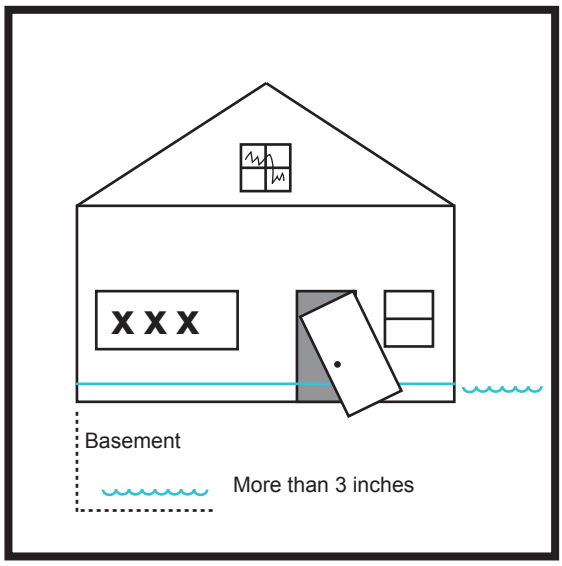
- Total loss
- Repairs not economically feasible
- No value associated with structure (scrap)

FLOOD DAMAGE
SINGLE FAMILY DWELLING



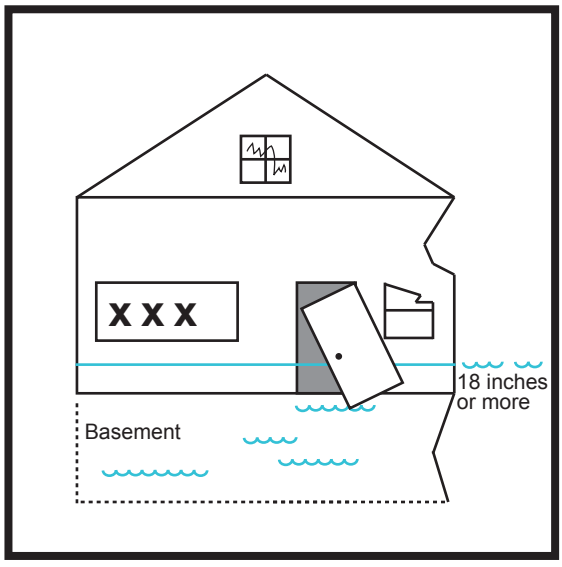
AFFECTED

- Without basement: less than 3 inches in first floor (slab on grade)
- With basement: less than 3 inches
- No structural damage
- Habitable without repairs



MINOR

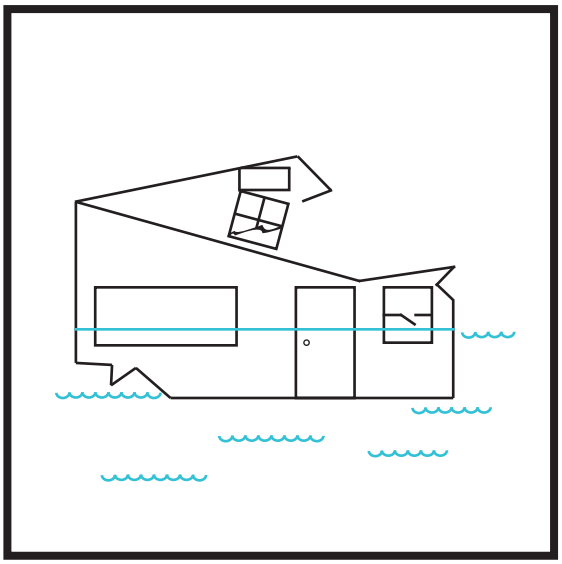
- Windows/doors unsecured and/or damaged
- Damage to utilities
- More than 3 inches of water in basement
- Damage to private well or septic system



MAJOR

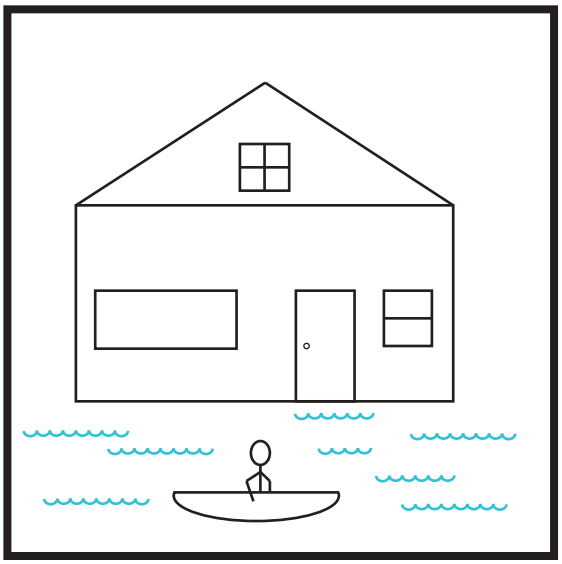
- Failure of structural elements (wall, roof, floors, foundation, etc.) that are repairable
- Damage will take more than 30 days to repair
- 18 inches of water or more on first floor

FLOOD DAMAGE
SINGLE FAMILY DWELLING



DESTROYED

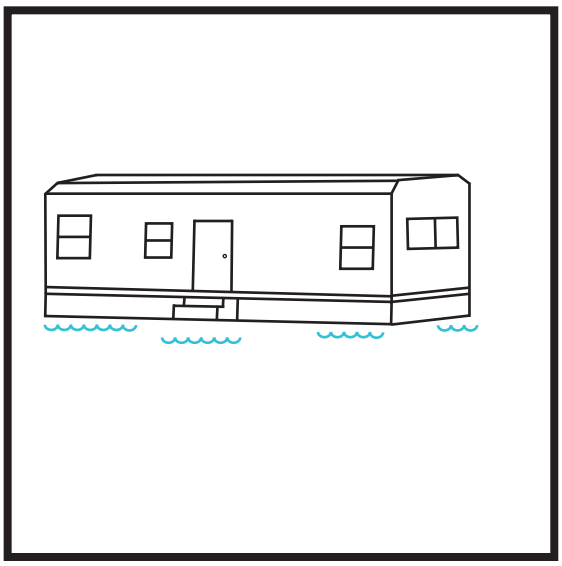
- Structure is permanently uninhabitable
- Complete failure of 2 or more major structural components (collapse of basement walls/foundation, walls or roof)



INACCESSIBLE

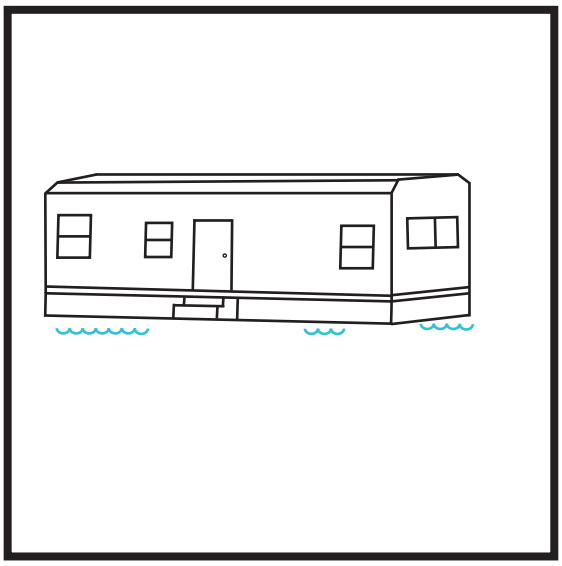
- Home or group of homes cannot be accessed because of surrounding water or due to damage to a road or bridge
- Damage to road or bridge must be disaster-related

FLOOD DAMAGE
MOBILE HOME



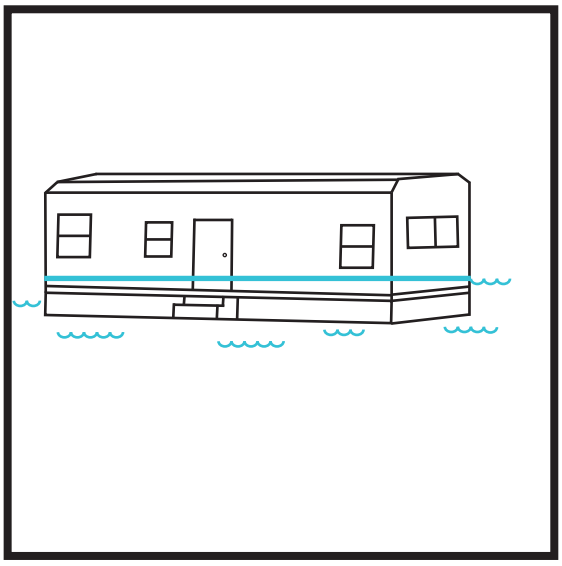
AFFECTED

- Dwelling's frame is not bent, twisted or otherwise compromised
- Structural components not damaged (windows, doors, wall coverings, roof, bottom board insulation, ductwork, utility hook up)
- No measurable amount of water in the living space (less than 1 inch)



MINOR

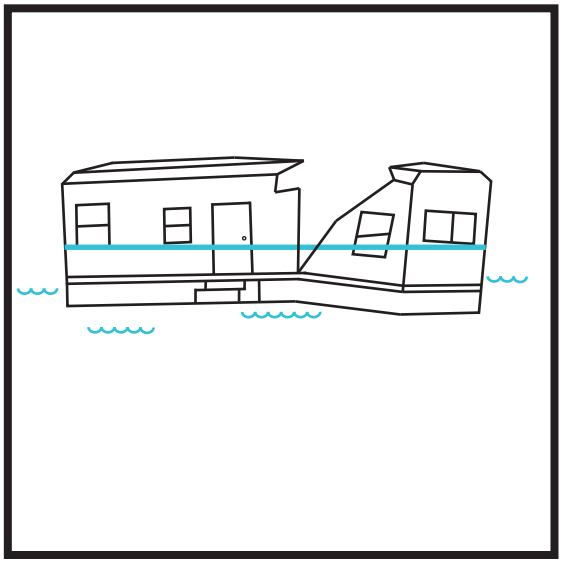
- Dwelling's frame is not bent, twisted or otherwise compromised
- Structural components are somewhat damaged (windows, doors, wall coverings, roof, bottom board insulation, ductwork, utility hook up)
- No measurable amount of water in the living space (less than 1 inch)



MAJOR

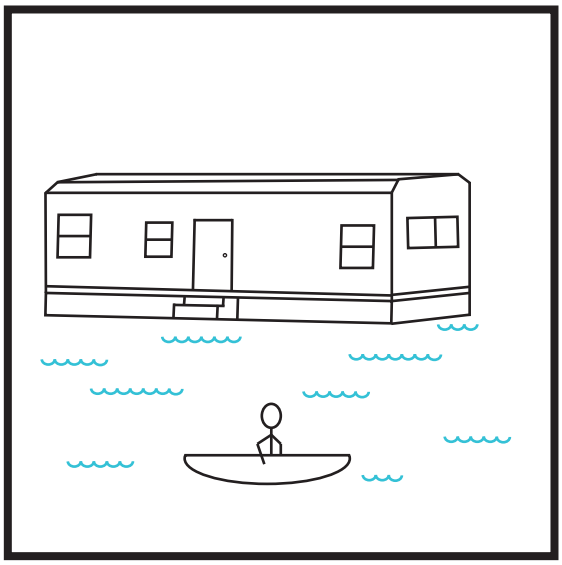
- Dwelling's frame is not bent, twisted or otherwise compromised
- Dwelling has been moved off foundation
- A water line of 1 foot or more in the living area

FLOOD DAMAGE
MOBILE HOME



DESTROYED

- Frame must be bent, twisted or otherwise compromised
- Dwelling must be missing roof or has sustained significant damage to the roof covering, sheathing and framing
- 4+ feet of water above floor level



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For more information:

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