

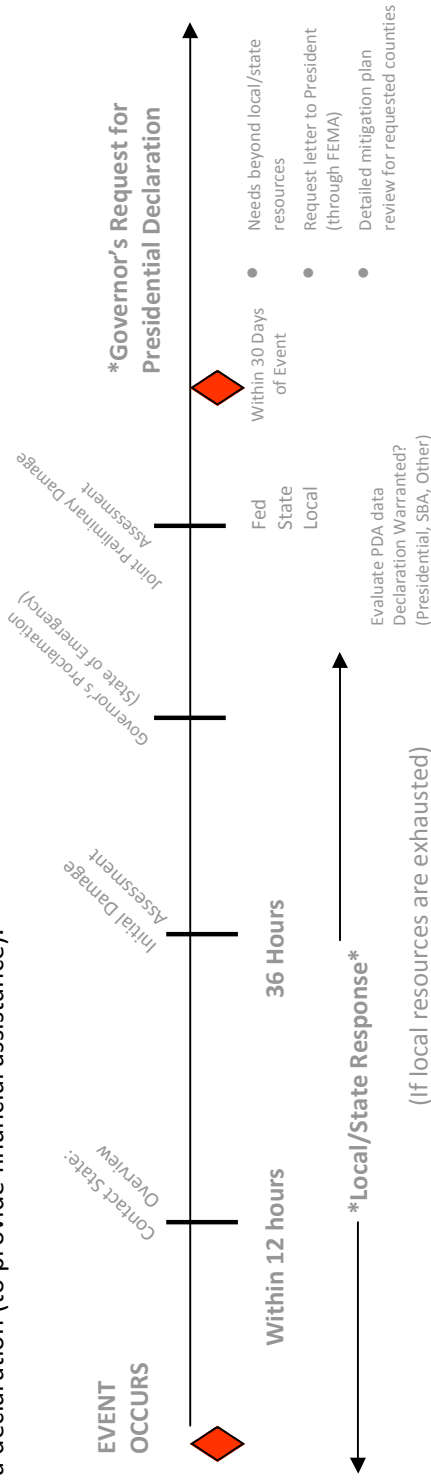


Damage Assessment Field Guide

Warren County Emergency Management
Agency

Why do first responders need to report damage to EMA?

Following a disaster event, there is a strict timeline of assessment to be followed in order for a jurisdiction/county to receive a declaration (to provide financial assistance).



If damage assessment is not conducted quickly and thoroughly, the jurisdiction/county will miss out on critical funds that are required to help homeowners and businesses recoup their losses.

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 officials conducting damage assessments for homes and businesses.

Inside you will find listed the 4 *Degrees of Damage* and tips - items to remember, items to avoid, and generalized guidelines. Illustrations have also been provided that offer examples of the different degrees of damage for both wind and flood (which is useful for assessments).

Why Perform Damage Assessments?

- Conducting a local damage assessment enables 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 to and recover from the event.
 - Inform the public of the impact of the event.
 - Facilitate effective decision-making.

Local Damage Assessment Must Be Rapid, Detailed and Accurate

- Initial assessment is due to the state within 36 hours of the event.
- A more detailed assessment should be completed and submitted to the state within 72 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 government.
- *Delay in completing the assessment may delay supplemental disaster assistance to those most in need.*

Do's:

- Conduct visual inspections to verify damages.
- Be sensitive when discussing damages with property owners.
- Determine the extent of insurance coverage (i.e. homeowner's policy vs. flood insurance).
- Include the impact to businesses in your survey.
- Include the impact to the community at large.
- *Note: Attached garage damages can be considered but please mark the street sheet accordingly.*

Do's:

- Current assessment reports should be as accurate as possible. Exaggerating the amount of damage will be detrimental during a joint PDA.
- Include a comprehensive narrative to demonstrate immediate and long term needs, the of the number of people unemployed as a direct result of the disaster (including how long), and the availability of housing.
- Provide detailed assessments to Ohio EMA within 72 hours of the event.
- *Note: The basement can be considered the main floor if that area is considered primary living space (requirements: a bedroom, the only kitchen, the only bathroom).*

Don'ts:

- Use assessed property values.
- Assume or guess on insurance coverage.
- Count outbuildings, detached garages, swimming pools, landscaping and fencing.
- Miss the 72 hour deadline.

REMEMBER:

- Focus on the degrees of damage.
- Do not become preoccupied with property value.
- Look for a waterline or debris line to determine the depth of water.
- Only report disaster-related damages.
- Based on criteria, make a judgment call.

There Are 4 Degrees of Damage:

- Destroyed
- Major
- Minor
- Affected

FEMA Damage Matrix: AFFECTED

Definition:

- *Dwellings with minimal damage to structure and/or contents and the home is habitable without repairs.*
- Flood Examples:
 - Any water line in the crawl space or basement when essential living space or mechanical components are not damaged or submerged.
- Tornado/Wind Examples:
 - Minimal damage to structure and home is habitable without repairs. Shingle or siding damage, cosmetic damage, damage to attached structure such as a porch, carport, garage. Damage to landscaping , retaining walls, or downed trees.

Mobile homes with similar damage may be more heavily impacted resulting in being categorized at a higher damage level

FEMA Damage Matrix: MINOR

Definition:

- *Encompasses a wide range of damage that does not affect the structural integrity of the residence. Some of the items that determine minor damage are:*
- **Flood Examples:**
 - Water line up to 18 inches in an essential living space.
 - Damage to mechanical components (i.e. furnace, boiler, water heater, HVAC, etc.).
 - *Note: If water has remained in structure for more than a day, more extensive damage may have occurred. Watch for foundation damage.*
- **Tornado/Wind Examples:**
 - Non structural damage to roof components over essential living space to include shingles e.g. roof covering, fascia board, soffit, flashing, and skylight.
 - Non structural damage to the interior wall . components to include drywall, insulation.
 - Multiple small vertical cracks in the foundation.
 - Damage to Chimney to include to include tilting, fallen, cracks, or separated from residence.
 - Damage to mechanical components, HVAC, furnace, boiler, water heater, etc.

Mobile homes with similar damage may be more heavily impacted resulting in being categorized at a higher damage level

FEMA Damage Matrix: MAJOR

Definition:

- *The home has sustained structural or significant damages, is uninhabitable, and requires extensive repairs. Any one of the following may constitute major damage:*
- **Flood Examples:**
 - Water line above 18 inches in an essential living space, a water line above the electrical outlets, or a waterline on the first floor of a residence when basement is completely full.
 - *Note: If water has remained in the structure for more than a day, more extensive damage may have occurred. Watch for extensive wall and foundation damage.*
- **Tornado/Wind Examples:**
 - Failure or partial failure to structural elements of the roof over required rooms to include rafters, ceiling joists, ridge boards, etc.
 - 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 of more than two inches, and shifting of the residences in the foundation of more than six inches.

Mobile homes with similar damage may be more heavily impacted resulting in being categorized at a higher damage level

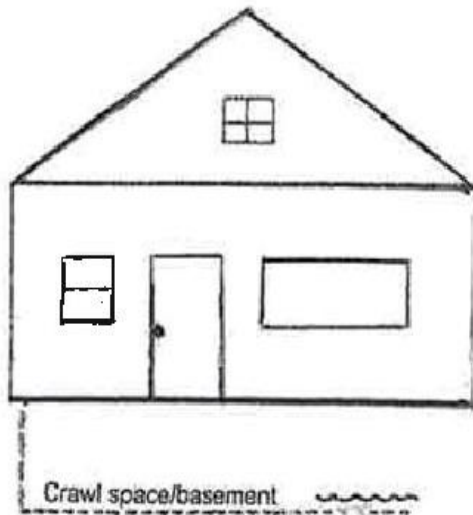
FEMA Damage Matrix: DESTROYED

Definition:

- *The home is a total loss or damaged to such an extent that repairs are not economically feasible. Any one of the following may constitute a status of destroyed:*
- Flood Examples:
 - Complete failure of two or more major structural components (i.e. collapse of basement walls, foundation, walls, or roof).
- Tornado/Wind Examples:
 - Foundation only remains.
OR
 - A residence that will require immediate demolition or removal because of disaster-related damage or confirmed imminent danger (e.g. impending landslides, mudslides, or sinkhole).

Mobile homes with similar damage may be more heavily impacted resulting in being categorized at a higher damage level

FLOOD DAMAGE: SINGLE FAMILY DWELLING

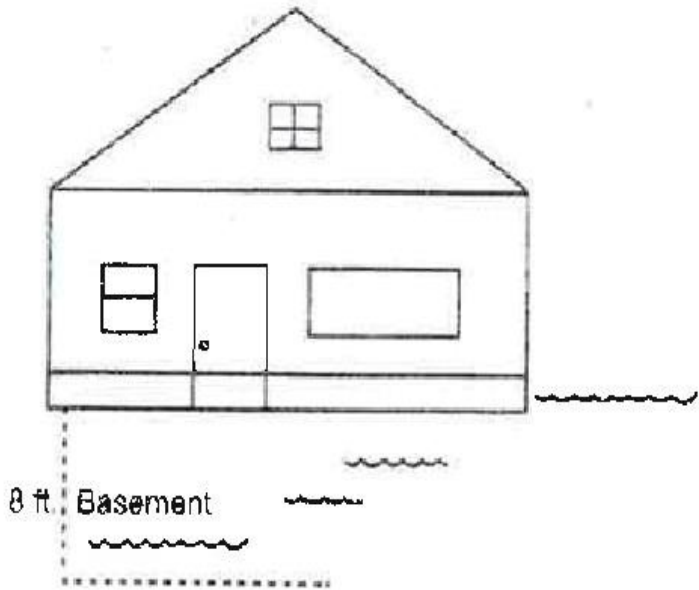


Examples:

- Any waterline in the crawl space or basement when the essential living space or mechanical components are not damaged or submerged.
- Minimal damage to the exterior and/or contents of the home.

AFFECTED

FLOOD DAMAGE: SINGLE FAMILY DWELLING

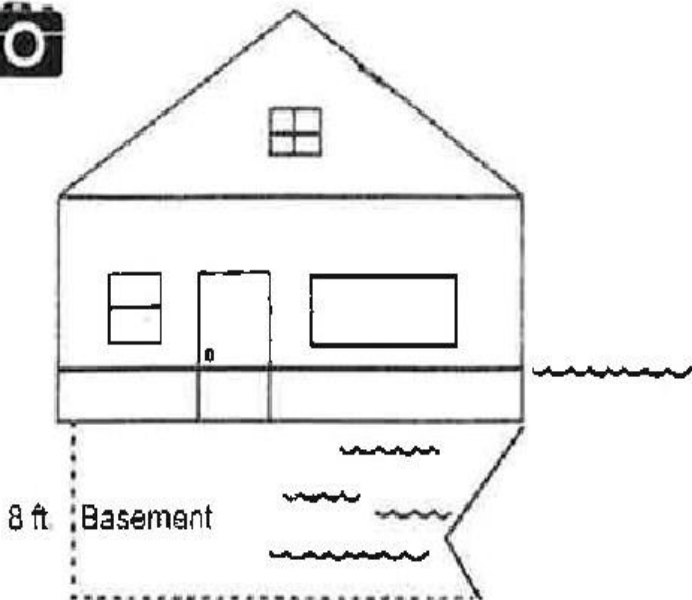


Examples:

- Waterline up to 18 inches in an essential living space.
- Damage to mechanical components (e.g. furnace, water heater, HVAC)
- Damage or disaster-related contamination to private well or septic system.

MINOR

FLOOD DAMAGE: SINGLE FAMILY DWELLING

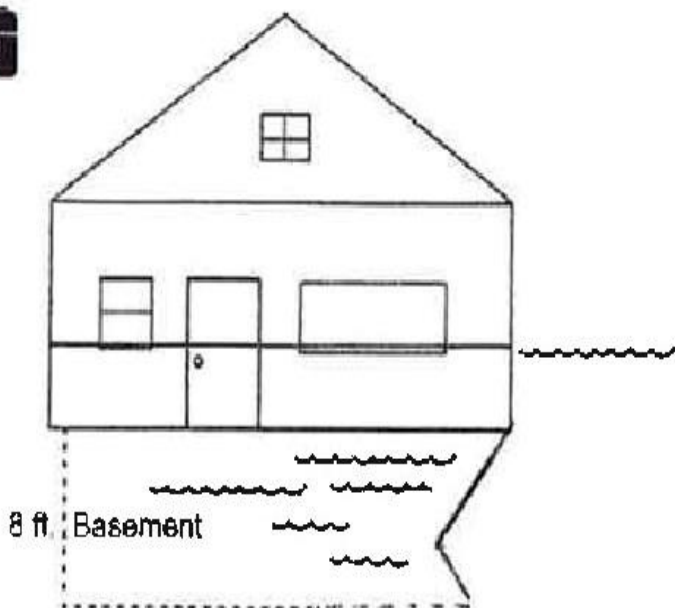


Examples:

- Waterline above 18 inches in an essential living area.
- Waterline above the electrical outlets.
- A waterline on the first floor when the basement is full.
- *****Note: For SBA purposes, a collapsed basement wall(s) is considered minor damage.***

MAJOR

FLOOD DAMAGE: SINGLE FAMILY DWELLING

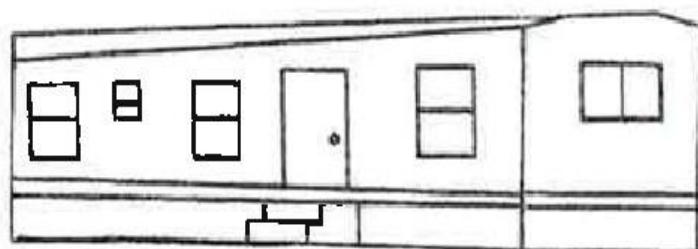


Examples:

- Complete failure of 2 or more major structural components (i.e. collapse of basement walls/foundation, walls or roof)
- Total loss; not repairable

DESTROYED

FLOOD DAMAGE: MOBILE HOME

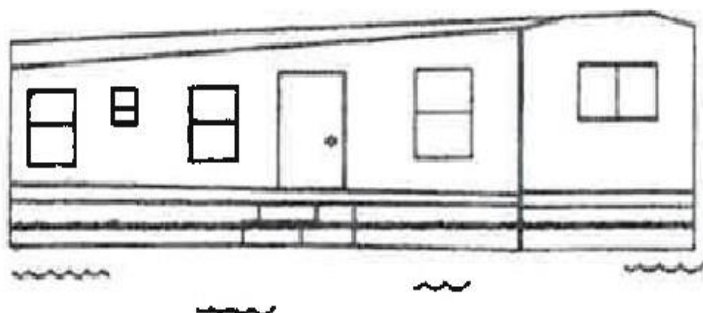


Examples:

- No damage affecting habitability.
- Cosmetic damage only
- Flood damage to a porch, carport, garage, and/or an outbuilding.

AFFECTED

FLOOD DAMAGE: MOBILE HOME

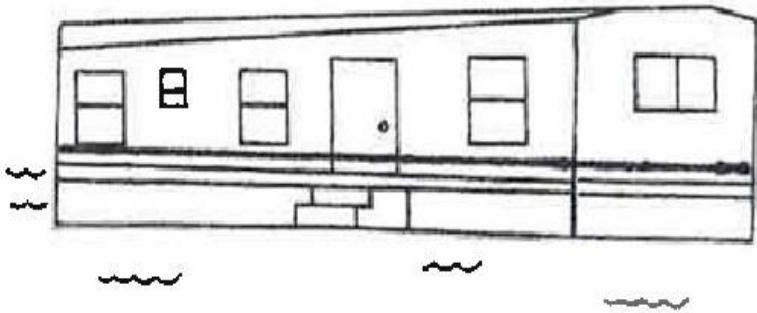


Examples:

- Waterline is below the floor system.
- Skirting or HVAC is impacted.
- There is no structural damage and it has not been displaced from the foundation.
- Requires minimal repair.

MINOR

FLOOD DAMAGE: MOBILE HOME

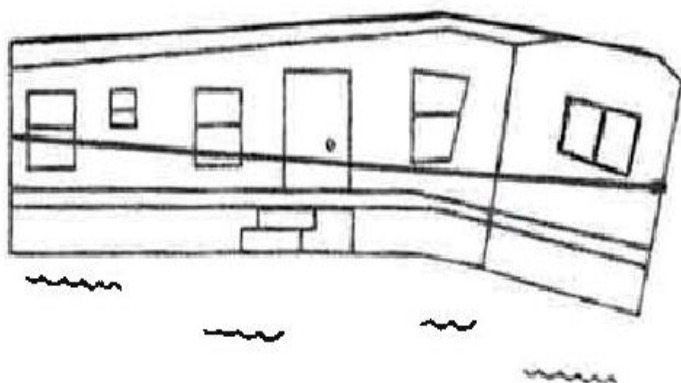


Examples:

- Water has come into contact with the floor system (to include bottom board insulation, ductwork and subflooring).
- Displaced from foundation, piers or blocks and other structural components have been damaged.
- Requires extensive repairs.

MAJOR

FLOOD DAMAGE: MOBILE HOME

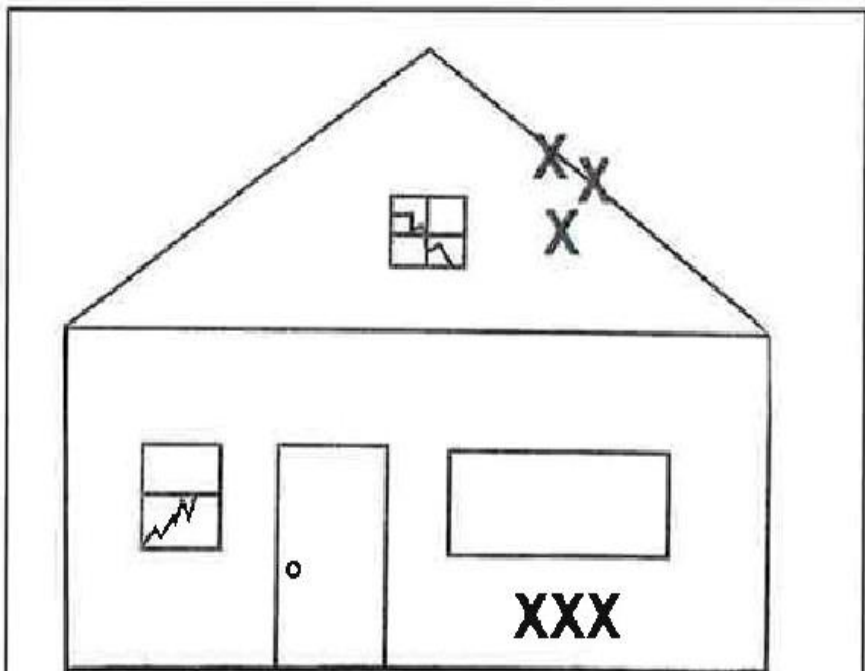


Examples:

- Frame bent or twisted or otherwise compromised.
- Total loss; repairs are not economically feasible.

DESTROYED

WIND DAMAGE: SINGLE FAMILY DWELLING

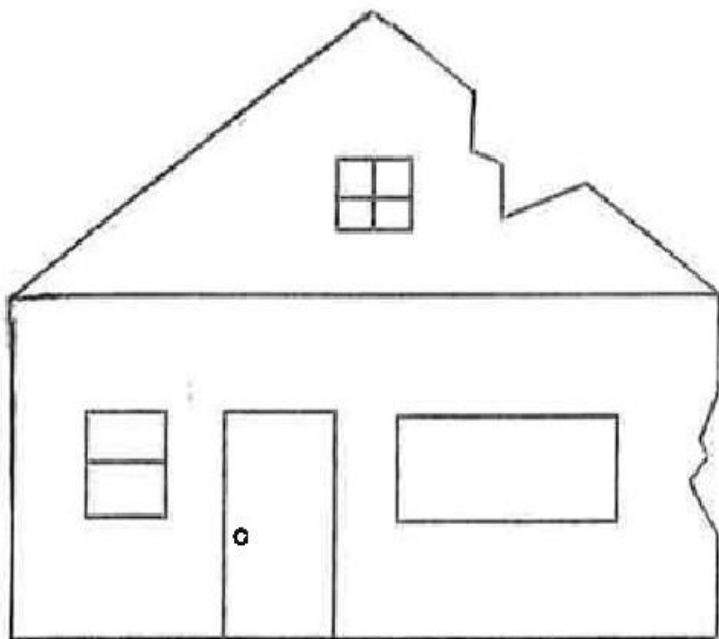


Examples:

- Minimal damage to exterior (i.e. some shingle damage, dents in siding, cracked window(s)), broken screens, etc.).
- Damage to porch, carport, garage, and/or outbuilding.
- Cosmetic damage

AFFECTED

WIND DAMAGE: SINGLE FAMILY DWELLING

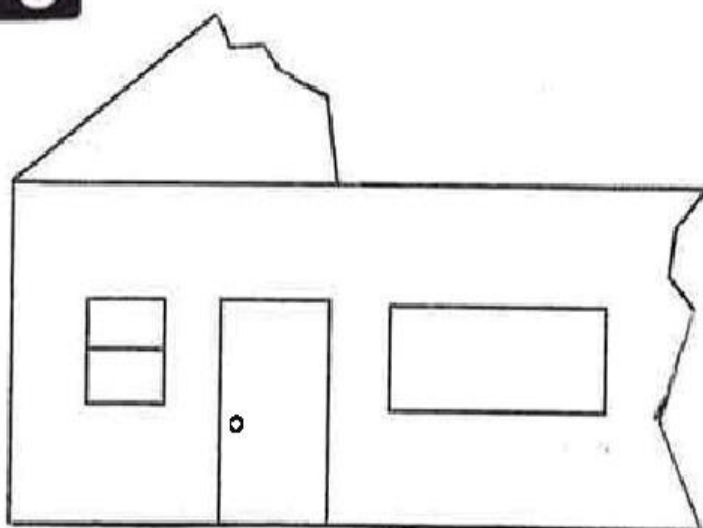


Examples of *non-structural damage*:

- Roof components to include large area of shingles; roof covering, fascia, soffit, flashing, etc.
- Exterior components to include substantial loss of siding, broken window frames, missing doors; damage to chimney.
- Interior wall components to include drywall and insulation.

MINOR

WIND DAMAGE: SINGLE FAMILY DWELLING

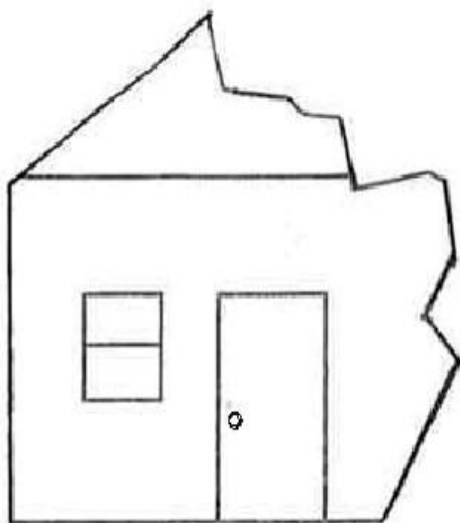


Examples of failure or partial failure to structural elements:

- Roof to include rafters, ceiling joists, ridge boards, etc. Clearly lifted roof.
- Walls to include framing, sheathing, etc.
- Foundation to include bulging, collapsing, etc. Shifting of the residence on the foundation of more than 6 inches.
- Significant structural damage; requires extensive repairs.

MAJOR

WIND DAMAGE: SINGLE FAMILY DWELLING

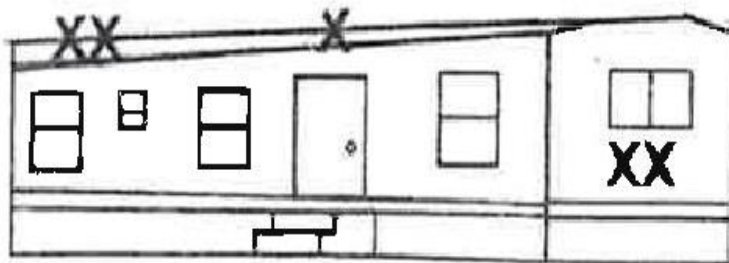


Examples:

- Failure or partial failure of 2 or more major structural components (i.e. collapse of roof, load-bearing walls, basement walls and/or foundation.)
- Only the foundation remains.
- A residence that is in imminent threat of collapse due to impending landslide, mudslide, or sinkhole.
- Total loss; not repairable.

DESTROYED

WIND DAMAGE: MOBILE HOME

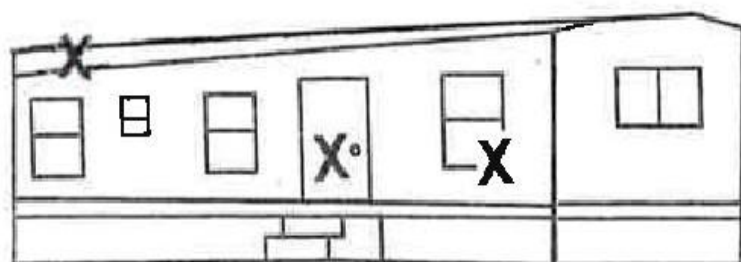


Examples:

- Cosmetic damage (i.e. minor dents to roof or siding).
- No damage to structural components.
- Damage to a porch, carport, garage and/or an outbuilding.

AFFECTED

WIND DAMAGE: MOBILE HOME

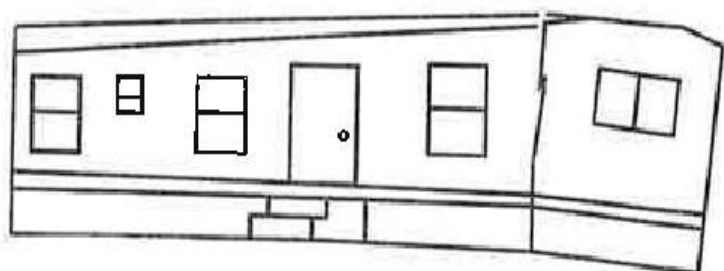


Examples:

- Non-structural components have sustained damage (i.e. windows, doors, roof, wall coverings, bottom board insulation, ductwork, and/or utility hook-up).
- Requires minimal repairs.

MINOR

WIND DAMAGE: MOBILE HOME

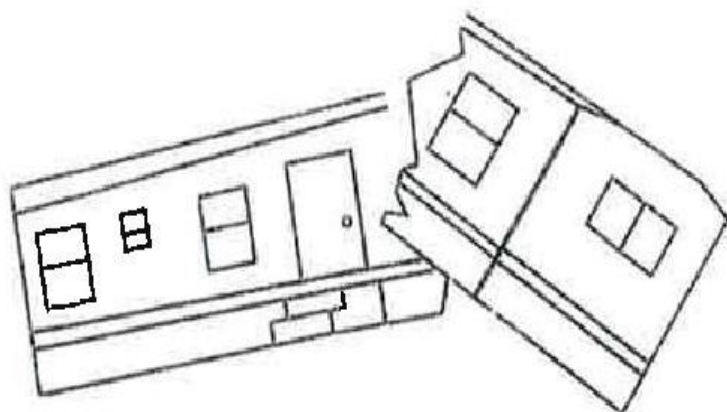


Examples:

- Significant damage to structural components.
- Displaced from foundation, block or piers, and other structural components have been damaged.
- Requires extensive repairs.

MAJOR

WIND DAMAGE: MOBILE HOME



Examples:

- Frame is bent, twisted or otherwise compromised.
- Roof covering is missing and the structural ribbing has collapsed for the majority of the roof system.
- Total loss; not repairable.

DESTROYED

INDIVIDUAL ASSISTANCE STREET SHEET

Page of

County <u> </u>		Date <u> </u>		Assessor's Name/Phone Number <u> </u>		Local Preliminary Determination			State Use Only
Area <u> </u>						D	Maj	Min	A
Location (Street Address, Apt/Condo, Complex, MH park)		Type of Structure		Status		Depth of Water		Insurance	
		SF <u> </u> MH <u> </u> Apt <u> </u> Condo <u> </u> Business <u> </u>	Own <u> </u> Rent <u> </u>	Basement <u> </u> ft <u> </u> in First Floor <u> </u> ft <u> </u> in Crawl Spc <u> </u> ft <u> </u> in	Flood <u> </u> Homeowners <u> </u> Renter <u> </u> Sewer B/U Rider <u> </u>				
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How to report Damages to Warren County EMA

Via the Warren County Damage Reporting Hotline:
513-925-INFO (4636) *Option 8*

Via County Radio System:
EMA Channel



Website: www.co.warren.oh.us/emergencyservices



Warren County Ohio Emergency Management



@WCEMAOhio

Questions about this Damage Assessment Field Guide contact the
Warren County EMA at 513-695-1315.