Damage Assessment in Stark County

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The Purpose of this Preliminary Damage Assessment Field Guide

- The field guide is designed to serve as a quick reference tool for local officials and others, conducting local damage assessment for homes and businesses
- In the guide, you will find listed the

  4 Degrees of Damage

  - The degrees constitute the State's criteria for seeking an Individual Assistance Declaration
  - In addition, illustrations have been provided and offer examples of the different degrees of damage for both wind and flood

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

Local Damage Assessment Must Be Rapid, Detailed and Accurate

- It should be completed and submitted to Stark EMA 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

State’s criteria for Individual Assistance

- State’s criteria for requesting Individual Assistance from FEMA or SBA, or to seek to be added on to an existing FEMA IA declaration:
  - There must be a minimum of twenty-five (25) homes and/or businesses with 40% uninsured damages.
  - Generally, structures with either *“Destroyed”* or *“Major”* degree of damage will meet “40% uninsured damages” criteria.

DO's

- 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
- Current assessment reports should be as accurate as possible
  - Exaggerating the amount of damage will be detrimental during a joint PDA
- Provide detailed assessment to the Ohio EMA within 36 hours of the event

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 this criteria, make a judgment call

Wind Damage:

- Single Family Examples:
  - Some shingle damage
  - Few broken windows
  - Cosmetic damage to siding
  - Repairable

- Mobile Home Examples:
  - Minor dents to roof or siding

AFFECTED

Wind Damage:

- Single Family Examples:
  - One (1) wall damaged
  - Section of roof missing or damaged
  - Repairable

- Mobile Home Examples:
  - Utility connections broken
  - Slight movement on piers/foundation

MINOR


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Wind Damage:

- Single Family Examples:
  - Substantial structural damage to walls, roof, etc.
  - Repairable

- Mobile Home Examples:
  - Wall and roof damage
  - Shifted on piers/foundation

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Wind Damage:

- Single Family Examples:
  - Total Loss
  - Structure is compromised
  - Not repairable

- Mobile Home Examples:
  - Total Loss
  - Bent Frame
  - Buckled walls, roof

DESTROYED


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Flood Damage:

- Single Family Examples:
  - Without basement:
    - Less than 12 inches on 1st floor
  - With basement:
    - Less than12 inches
  - No structure damage

- Mobile Home Examples:
  - Water standing under or around mobile home, but not touching the bottom board
  - Indication of water being around a mobile home, but not touching the bottom board following a flash flood

AFFECTED

Flood Damage:

- Single Family Examples:
  - Without basement: 1-2 feet of water on 1st floor
  - With basement: 1-8 feet

- Mobile Home Examples:
  - Utilities flooded
  - Piers/foundation shifted
  - Water touched or soaked at the bottom board, but did not enter the primary living area

MINOR

Flood Damage:

- Single Family Examples:
  - Without basement:
    - 2-5 feet of water on 1st floor
  - With basement:
    - Over 8 feet
  - Collapsed basement wall(s)

- Mobile Home Examples:
  - Water soaked bottom board and the primary living area
  - Piers/foundation washed out or away

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Flood Damage:

- Single Family Examples:
  - Over 5 feet of water on 1st floor
  - Basement full and over
  - 2 feet of water on 1st floor

- Mobile Home Examples:
  - Washed off piers/foundation
  - Frame bent or twisted
  - Mobile home has turned over on its side/top
  - 4 feet + water above floor level

DESTROYED

Thanks for your time!

Feel free to give a call and stop in.