

Damage Assessment Workshop

**Presenters**:

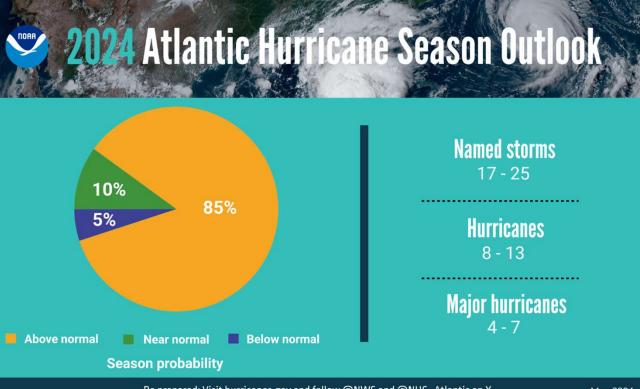
James Bailey & Josh Heiland





## Agenda

- •2024 Hurricane Season Prediction
- Terms
- EM Phases
- FEMA PA & IA Programs
- PDA
- Damage Assessment Methods
- Degrees of Damage
- Field Work
- Mobile Home Parks
- Hurricane Ian and Nicole



Be prepared: Visit hurricanes.gov and follow @NWS and @NHC\_Atlantic on X.

May 2024











## **Setting Terms**

**Emergency**: A dangerous event that *generally* can be managed at the local level.

**Disaster**: A dangerous event that causes significant human and economic loss and demands a crisis response beyond the scope of any single agency or jurisdiction.

**Hazard**: A dangerous event or circumstance that has the potential to lead to an emergency or disaster.

- Natural (Tree limbs, water, wind, etc.)
- Adversarial/human-caused includes Technological (caused by the tools, machines, substances used in everyday life)

**Events with Warning**: The damage happens either over time or we have notice of the event for some time before it does. There is time to plan and stage resources.

• Examples: Hurricanes, Tropical Storms, Wildfires, Flooding

**Events without Warning (Sudden)**: Damage happens suddenly and without much forewarning. We must react and respond in a very short time.

 Examples: Tornados, Wind Events, Sinkholes, Hazardous Material Spills, Terrorist/Trauma Events



# Phases of Emergency Management

The purpose behind emergency management is simple: the *Continuity of Government* (COG) and *Continuity of Operations* (COOP).

Government and community services need to function uninterrupted as much as possible. While the process is quite generic, the actions taken are specific to the threats and vulnerabilities identified in each community.

## Mitigate



Changes depending on your Role.

- **Emergency Management**: Coordination of resources to identify hazards, develop a mitigation strategy, and implement the strategy.
- Disaster Resistant Community: One in which significant steps and measures have been taken to reduce the community's risk to flooding, earthquakes, hurricanes, wildfires, and other natural disasters

#### **Mitigation Activities**

- Occur before the emergency or disaster
- Eliminate/reduce the probability of occurrence
- Include actions to postpone, dissipate, or lessen the effect

## Prepare



- Minimize disaster damage
- Enhance disaster response operations
- Prepare organizations and individuals to respond





## Respond

- Provide emergency assistance
- Reduce probability of additional injuries or damage
- Speed recovery operations

## Recover



- Return systems to normal levels
- Short-term: Vital systems, approximately two weeks
- Long-term: Stabilizes all systems, can take years



## Implementation Patterns



**Top-Down Approach**: Federal or National Government level

**Bottom-Up Approach**: Starts at local level and expands as needed

- The first thing to say in this regard about U.S.
   emergency management is that in many aspects it
   employs a "bottom-up" approach as opposed to one
   that is "top-down" as in some other countries.
- In essence, this means that we rely heavily on building local emergency management capabilities as opposed to a reliance on a national or centralized emergency management corps.

### **Initial Damage Assessment Process**



#### Local

- Conducts an Initial Damage Assessment.
- Provides a rough estimate of the extent and location of damages.
- Notifies the State of unmet needs in the community.
- Requests a Joint PDA.
- Coordinates Local Team Members.



#### State

- Request FEMA to perform a Joint PDA.
- Governor makes request for a Presidential Declaration through FEMA within 30 days of the incident.



#### **FEMA**

- Coordinates Federal Team Members for the Joint PDA.
- Reviews the Governors Request for a Presidential Declaration.
- FEMA makes recommendation to the President.



#### President

 The President makes a decision to issue a Presidential Declaration, Emergency Declaration, or Deny the request.

# The Declaration Process

## FEMA Recovery Programs

#### Public Assistance (PA) Program

- The Public Assistance program gives extra funding to communities for emergency actions taken during a disaster and repairing or replacing damaged public infrastructure.
- Funding is provided as a reimbursement for incurred costs.
- The PDA process assesses the costs associated with Emergency Protective Measures, Debris Removal, and Infrastructure Restoration to pre-disaster condition.
- Insurance and federal program payments are deducted from the total costs.
- If the costs exceed the state's ability to provide assistance, the incident may become eligible for a Public Assistance declaration based on the current fiscal year threshold developed by FEMA.

#### Fiscal Year (FY): 2024

Statewide Indicator: \$1.84 x (Statewide Population) = State Threshold Amount

Countywide Indicator: \$4.60 x (Countywide Population) = County Threshold Amount

# Local/County <a href="PA">PA</a> Damage Assessment Team Member(s)

#### Representatives usually are:

- County personnel (accounting/finance, sheriff, fire, public works, utilities, infrastructure)
- City personnel (city managers, police, fire, public works, utilities, infrastructure)

Should be familiar with the type of work being evaluated and be able to collect information and supporting documentation.

Туре		Category of Work
Emergency Work:	Α	Debris Removal
	В	Emergency Protective Measures
Permanent Work:	С	Roads and Bridges
	D	Water Control Facilities
	Ε	Buildings and Equipment
	F	Utilities
After an event th	G	Parks, Recreation and Other

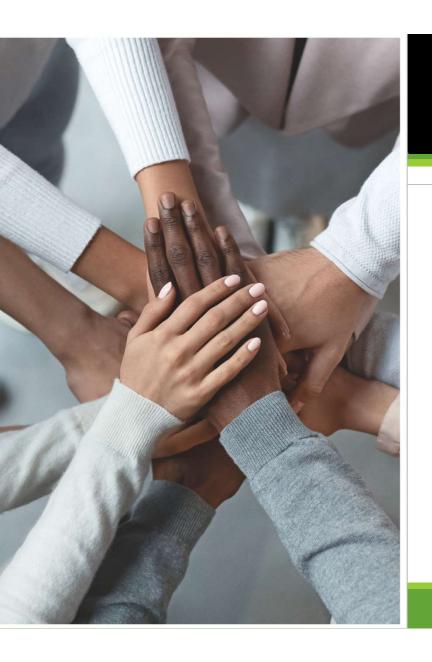
After an event, the VCPA needs your estimates for these categories ASAP! This will help determine if Volusia County would be eligible for the Public Assistance Declaration.

## FEMA Recovery Programs



## <u>Individual Assistance (IA)</u> Program

- Funding or direct assistance to individuals, families, and businesses in an area whose property has been damaged or destroyed and whose losses are not covered by insurance.
- It is meant to help with critical expenses that cannot be covered in other ways.
- This assistance is not intended to restore damaged property to its condition prior to the disaster.



# Local/County IA Damage Assessment Team Members

## Representatives usually are:

- Property Appraiser Staff
- City Personnel

Team members should be trained in gathering information related to location, ownership, occupancy and insurance coverage of impacted residences and categorizing damage according to the criteria established by FEMA

### **Initial Damage Assessment**

The effort by local authorities to collect data related to the extent of damage within a jurisdiction.

## **Joint Preliminary Damage Assessment**

The coordinated effort by local, state, and federal authorities to validate damage data previously identified by state and local authorities to inform Presidential disaster declaration requests and federal disaster grant determinations.

## Conduct Initial Damage Assessment (IDA)

 Damage Assessment Teams collect data to estimate the extent of damage

#### **Send IDA Data**

 Property Appraiser personnel sends data to state

#### **IDA Verification**

State verifies the IDA data

#### **Request Joint PDA**

 State requests joint PDA with FEMA

#### **Conduct Joint PDA**

 FEMA, State, and Damage Assessment Teams conduct joint PDA to assess and validate damage

## The PDA Process

## Damage Assessment Methods

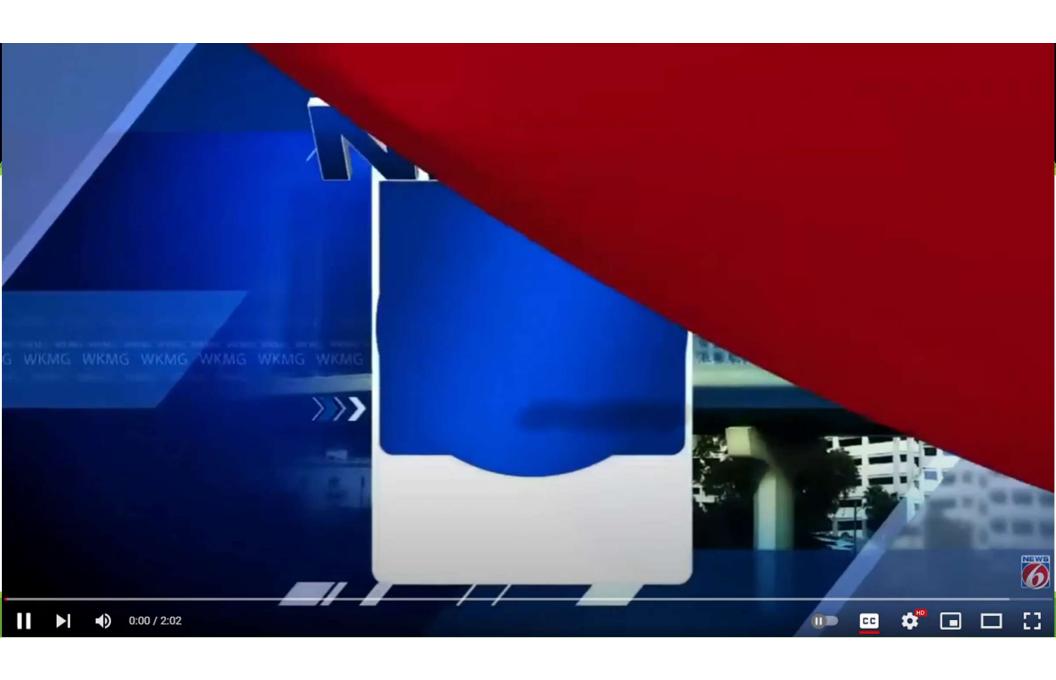
- Self-Reporting
  - Through VCPA website
- Door to Door Assessments
- Windshield Surveys
- IDAM Software





## Safety Considerations

- Ask about safety considerations at the damage pre-briefing
- Be aware of your surroundings at all times
- If a situation appears dangerous, back out
- Use good judgment, emergency personnel may be delayed
- For all medical emergencies, call 9-1-1 immediately



## Some Do's and Don'ts of the IDA/Joint PDA Process

#### Do

- Verify damage with visual inspection
- Only record disaster-related damages
- Determine insurance coverage
- Be sensitive with owners
- Consider impact to businesses
- Balance your time
- Be objective (don't downplay, don't exaggerate)
- Confirm damage occurred within the applicable incident period
- Look for waterline or debris line to determine water depth

#### Don't

- Collect any personally identifiable information
- Drive through flood waters
- Wear open toe shoes
- Visit sites that would put you in an unsafe situation
- Talk to anyone about something you are unsure about
- Smoke on site inspections
- Wear excessive perfume when sharing cars
- Drive or park in the yard





Old damage

Irrelevant Damage



# Flood Line

## Damage Level Definitions

In order to standardize damage assessment vocabulary, FEMA has established four categories to describe damage to homes:

- **1.** Affected damage is mostly cosmetic
- 2. Minor repairable non-structural damage
- **3.** Major <u>structural</u> damage that requires extensive repairs
- **4. Destroyed** total loss

These damage categories are not intended to align with other types of local assessments such as red or yellow tagging of damaged homes.



#### Initial Damage Assessment Housing and Business - Field Sheet

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Type Key:

SF = Single Family

MF = Multi Family

MH = Mobile Home

BIZ = Business



# Affected Damage Conventionally-Built Home

## Minimal damage to the exterior and/or contents of the home.

- No damage affecting habitability.
- Water line in the crawl space or basement; essential living space or mechanical components are not damaged or submerged.
- Partial missing shingles or siding.
- Cosmetic damage (paint discoloration or loose siding).
- Broken screens, gutter damage and debris.
- Damage to an attached structure (porch, carport, garage, or outbuilding not for commercial use).
- Damage to landscaping, retaining walls, or downed trees that do not affect access to the residence.

Source: Federal Emergency Management Agency

### Habitability

FEMA defines "habitable" as safe, sanitary, and functional. "Safe" refers to being secure from disaster-caused hazards or threats to occupants, "sanitary" refers to being free of disaster-caused health hazards, and "functional" refers to an item or home capable of being used for its intended purpose.

## Habitability

Safe - Sanitary - Functional



#### **Conventionally Built Homes**

- Missing shingles or siding
- Broken screens
- Cosmetic damage to siding
- Damage to attached structure
- Damage to landscaping, retaining walls, or downed trees that do not affect access to home

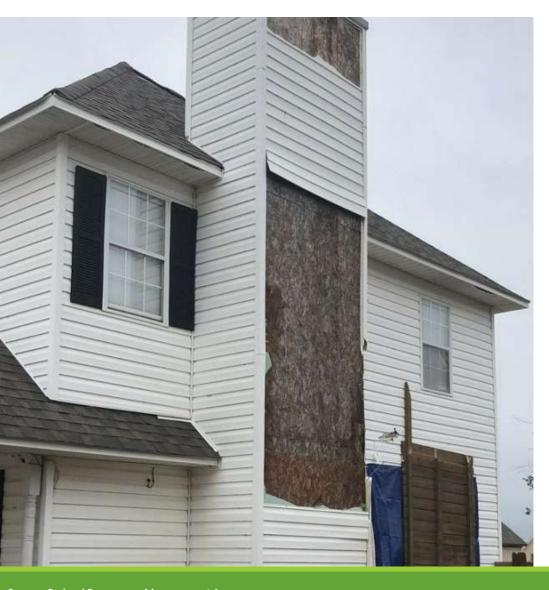
# Affected Wind Damage



#### **Conventionally Built Homes**

- Any waterline in crawl space or basement when essential living space or mechanical components are not damaged or submerged
- Cosmetic (paint discoloration or loose siding)
- Broken screens, gutter damage and debris
- Damage to attached structure

# Affected Flood



# Minor Damage Conventionally-Built Home

## Wide range of damage that does not affect the structural integrity of the residence.

- Water line up to 18 inches in an essential living space.
- Damage to mechanical components (furnace, boiler, water heater, HVAC, etc.).
- Nonstructural damage to:
  - Roof components over essential living space (shingles, roof covering, fascia board, soffit, flashing, and skylight).
  - Interior wall components to include drywall, insulation.
  - Exterior components.
- Multiple small vertical cracks in the foundation.
- Damage to chimney to include, tilting, fallen, cracks, or separated from the residence.
- Damage or disaster related contamination to a private well or septic system.

Source: Federal Emergency Management Agency



# Minor Wind Damage

#### **Conventionally Built Homes**

- Non-structural damage to roof components over essential living spaces
- Non-structural damage to exterior components
- Damage to chimney



#### **Conventionally Built Homes**

- Waterline <= 18" in an essential living space
- Damage to mechanical components
- Non-structural damage to the interior wall component to include drywall, insulation
- Non-structural damage to exterior components
- Multiple small vertical cracks in the foundation
- Damage/disaster related contamination to private well or septic system

# Minor Flood

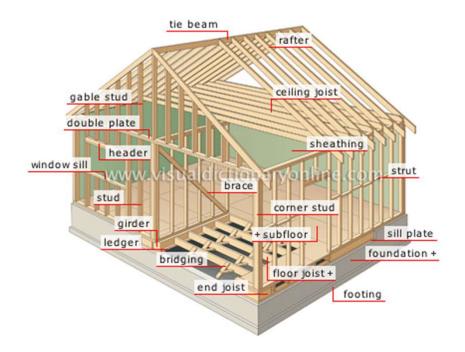


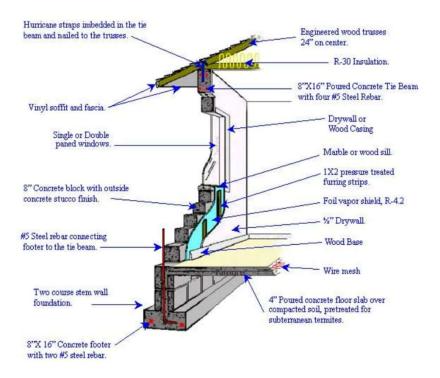
## Major Damage Conventionally-Built Home

## Residence has sustained significant structural damage and requires extensive repairs.

- Water line is:
  - Above 18 inches in an essential living space.
  - Above the electrical outlets.
  - On the first floor of a residence with a basement.
- Failure/partial failure to structural elements of the roof over required rooms (rafters, ceiling joists, ridge boards, etc.).
- Failure/partial failure to structural elements of the walls to include framing, sheathing, etc.
- Failure/partial failure to foundation to include crumbling, bulging, collapsing, horizontal cracks of more than two inches, and shifting of the residence on the foundation of more than 6 inches.

Source: Federal Emergency Management Agency



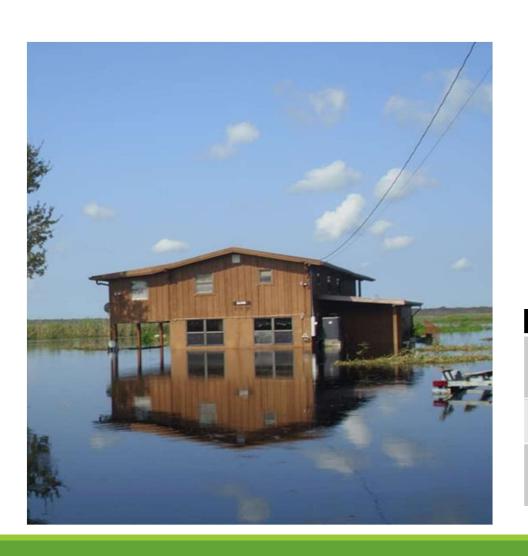




## Major Wind Damage

#### **Conventionally Built Homes**

- Failure or partial failure of structural elements of the roof and/or exterior walls
- Failure or partial failure to foundation to include > 2" horizontal cracks or > 6" foundation shifts



### Major Flood Damage

#### **Conventionally Built Homes**

- Waterline > 18" in an essential living space, a waterline above the electrical outlets, or a waterline on the first floor of a residence when basement is completely full
- 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 > 2", and shifting of the residence on the foundation > 6"



# Destroyed Damage Conventionally-Built Home

The residence is a total loss, or damaged to such an extent that repair is not feasible.

- Complete failure of two or more major structural components (e.g., collapse of basement walls/foundation, walls, or roof)
- Only foundation remains.
- A residence that will require immediate demolition or removal because of disasterrelated damage or confirmed imminent danger (e.g., impending landslides, mudslides, or sinkholes).



### **Destroyed Wind Damage**

#### **Conventionally Built Homes**

- Complete failure of 2 or more structural components
- Only foundation remains
- Require demolition or removal because of disaster related damage or confirmed imminent danger (impending slope failure or ground collapses)



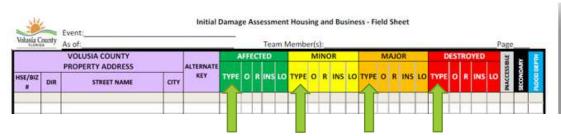
# Destroyed Flood

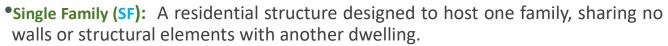
#### Initial Damage Assessment Housing and Business - Field Sheet Team Member(s): TYPE O R INS LO AFFECTED MINOR MAJOR **VOLUSIA COUNTY** DESTROYED PROPERTY ADDRESS ALTERNATE HSE/BIZ STREET NAME **TOTALS** MF = Multi Family MH = Mobile Home BIZ = Business Type Key: SF = Single Family

### FEMA Field Sheet Guidelines

- Fill in the event name, current date, and your team member names on ALL sheets
- Write using ALL CAPS so it is easier to read
- Fill in the property address. Include the direction if any. It is also helpful to put in the city initials
- Enter alternate key number, if known. If not, leave blank
- Record the Type, Occupancy, Insurance and Low-Income information under the damage category you have assigned
- Always annotate in inches for flood depth

### FEMA Field Sheet - TYPE

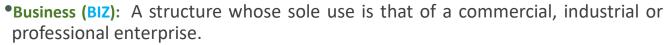






•Multi-Family (MF): A residential structure designed to host more than one family, potentially sharing walls or structural elements with another dwelling.



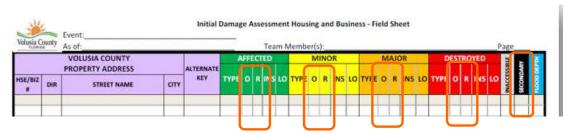








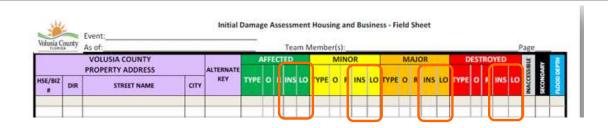
### FEMA Field Sheet — Occupancy Types



- Owner (O): Person who owns and lives on property
- Renter (R): Person who lives on property rents from the owner of the property
- Secondary: Person who owns property, only occupies the property part-time in addition to his/her primary residence (ex. beach-front homes, vacation properties)

Assistance estimates often depend on whether they own the structure in which they reside and have no other home to return to, thus it is key to assess property ownership

# FEMA Field Sheet – Assistance Types



### Insured (INS): A structure covered by an insurance policy for the type of event which caused damage

- Renters and low-income residents are less likely to have insurance
- Homeowners with mortgages are required to have wind insurance
- Older neighborhoods may not have insurance
- Most new homes around a large body of water have flood insurance
- When talking to survivors, first ask if they own the home (*indicates wind insurance*), then ask if they have flood insurance

### Low-Income (LO): A structure whose occupant has limited resources to assist in their recovery

- Don't ask survivors if they are low-income (offensive)
- Make best judgment based on area statistics

COUNTY	TEAM LEADER:	AFFECTED					MINOR					MAJOR					DESTROYED					IN-	SECON-FLOO	
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	TYPE KEY(S):	SI	SF = Single Family MF = Multi Family MH = Mobile Home BIZ = Business																					

### Sample -

### Best Practices for Damage Photographs

- •Take a reference photo with the address number visible or with GPS coordinates
- Take photos and close-ups that would be clear indicators of the assigned level of damage
  - Do <u>not</u> include photos that are not of damage (exc. Reference photos)
  - Do <u>not</u> include photos that contain faces
- •Take close-up photos to show damage details (ex. High water lines on walls for flood events, missing shingles for wind events, etc.)
- •Take a photo that shows the scale and extent of the damage relative to an object of known size (sometimes close-up photos do not allow for perspective)
- Ensure lighting and perspective allow a viewer to clearly see damages

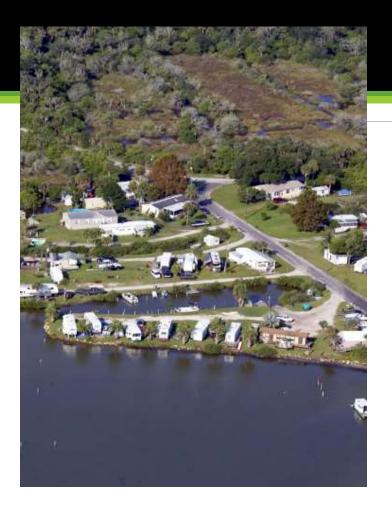
\*\*Photo is required for all properties marked as 'Major' or 'Destroyed'\*\*



# Important Notice



When assigning damage levels, it is important to recognize that FEMA assistance is not intended to restore damaged property to its pre-disaster condition but rather to provide survivors with a safe, sanitary and functional dwelling from which they can continue their recovery.



# Mobile Homes within Mobile Home Parks

- •Individual mobile homes within a mobile home park (MHP) have separate field forms that should be used to capture damage estimates
- •VCPA will provide you with the field forms for each of the MHPs within your city at the pre-briefing
- You should ride through <u>each</u> MHP and record any damages you find for each of the addresses on your field form
- •If no damages are found in the MHP, please indicate "no damages" on your field form
- •Turn in <u>all</u> completed MHP field forms whether there are damages or not to the Property Appraiser's office at the end of each day
- •VCPA will calculate the amount of damages within the park, based on data received



# Affected Damage Manufactured Home

### Minimal damage to the exterior and/or contents of the home.

- No damage affecting habitability.
- The dwelling's frame is not bent, twisted, or otherwise compromised.
- No structural components of the dwelling have been damaged.
  - Such as windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hook up.
- Damage to an attached structure such as a porch, carport, garage, or outbuilding not for commercial use.



# Minor Damage Manufactured Home

### The residence is damaged and requires minimal repairs.

- Water line is below the floor system.
- Skirting or HVAC is impacted.
- There is no structural damage to the residence, and it has not been displaced from the foundation.
- Nonstructural components have sustained damage (windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hook up).
- Skirting or HVAC is impacted.

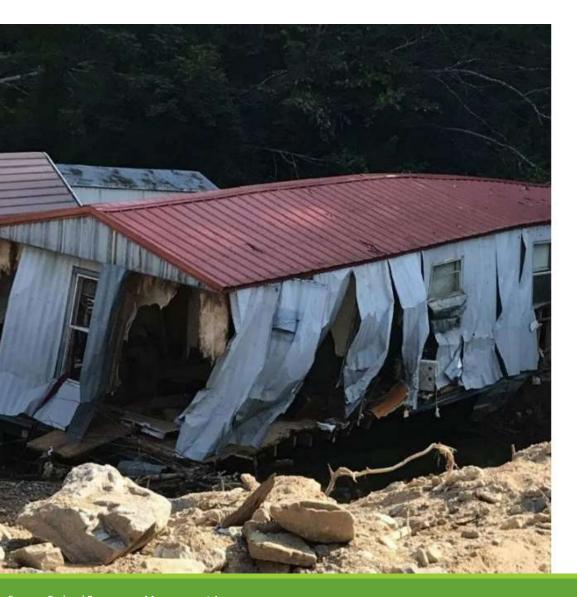


### **Major Damage**

#### Manufactured Home

The residence has sustained structural or significant damage that require extensive repairs.

- Water has come into contact with the floor system.
- The residence has been displaced from the foundation, block or piers and other structural components have been damaged.



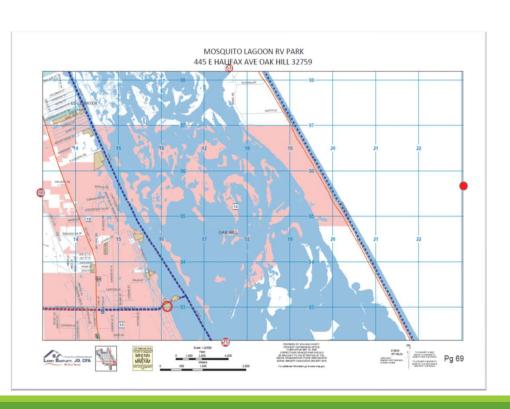
# Destroyed Damage Manufactured Home

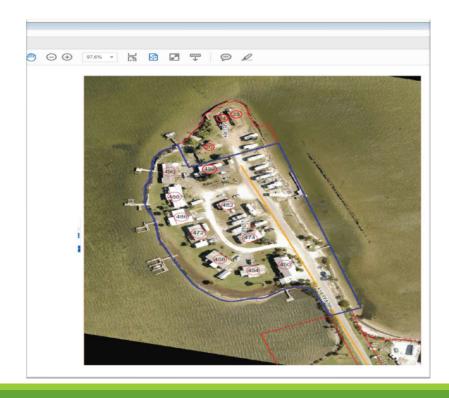
#### The residence is a total loss.

- The residence's frame is bent, twisted, or otherwise compromised.
- The residence is missing the roof covering or the structural ribbing has collapsed for the majority of the roof system.

### Mobile Home Park – Location on Map

### Mobile Home Park -Aerial with Address Point





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Mobile Home Park – Pre-populated Field Form

















### **DeLand**



### **Deltona**

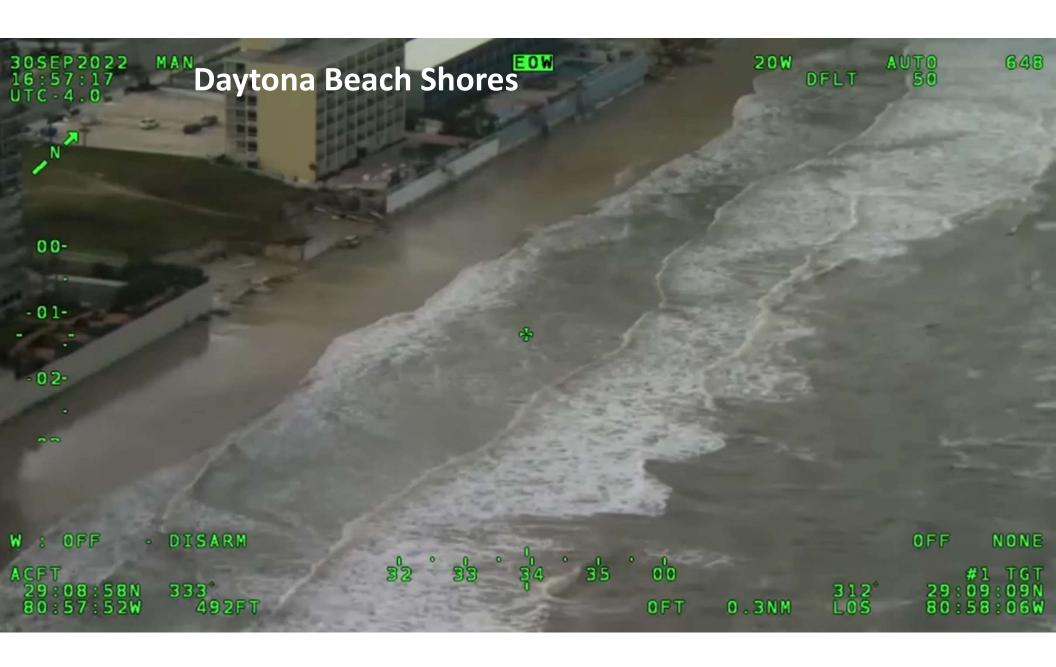






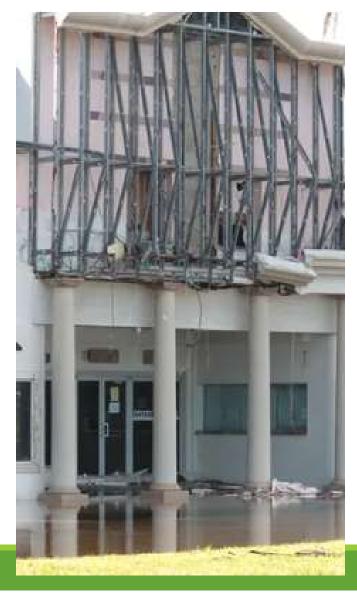






## Ponce Inlet























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