

9327.1-PR

# **Preliminary Damage Assessment for Individual Assistance**

**Operations Manual**

**Federal Emergency Management Agency**

**April 2005**

Department of Homeland Security's Federal Emergency Management Agency (FEMA) has developed four levels of operational guidance for use by emergency teams and other personnel involved in conducting or supporting disaster operations. This document corresponds to the level highlighted in bold italics.

Level 1	Overview	A brief concept summary of a disaster-related function, team, or capability.
<b>Level 2</b>	<b>SOP or Operations Manual</b>	<b><i>A complete reference document, detailing the procedures for performing a single function (Standard Operating Procedure), or a number of interdependent functions (Ops Manual).</i></b>
Level 3	Field Operations Guide (FOG) or Handbook	A durable pocket or desk guide, containing essential nuts-and-bolts information needed to perform specific assignments or functions.
Level 4	Job Aid	A checklist or other aid for job performance or job training.

This document is consistent with and supports the current plans and procedures of the National Response Plan (NRP) for implementation of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended, 42 U.S.C. § 5121 *et seq.*

The most current copy of this document, including change pages, is available through the FEMA Intranet in the NEMIS Reference Library (<http://nemis.fema.net>), under Readiness, Response and Recovery/Policies and Guidance, Disaster Operations Guidance.



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## FOREWORD

This manual was developed to create uniform procedures for performing Individual Assistance (IA) Preliminary Damage Assessments (PDAs) nationwide. Establishing a single set of PDA procedures ensures that regardless of the location, type of disaster, or FEMA Regional Office involved, the assessment of damages will be consistent and thorough.

This manual was prepared and reviewed by FEMA regional staff with extensive field experience in performing PDAs. It incorporates procedures developed and used by individual regional offices in the course of conducting PDAs throughout the U.S. in a variety of disasters over a period of years and includes extensive experience working with State and local governments.

In addition to ensuring uniformity of damage assessment nationwide, the procedures in this manual have been designed to accommodate incorporation of PDA information into the automated databases. Consistent handling of PDA information ensures that these databases will be an accurate and reliable source of disaster-related information.

This manual supersedes FEMA Manual 8600.3, Disaster Operations Manual (DOM), Volume 1, Chapter 3, Individual Assistance sections, October 1991.

Questions, recommendations, and inquiries related to this manual are welcomed and should be addressed to FEMA, Response and Recovery Directorate, 500 C Street, SW, Washington, DC, 20472.

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## TABLE OF CONTENTS

<b>RECORD OF CHANGES</b> .....	<b>i</b>
<b>FOREWORD</b> .....	<b>iii</b>
<b>OVERVIEW</b> .....	<b>I-1</b>
<b>A. INTRODUCTION AND BACKGROUND</b> .....	<b>I-2</b>
<b>B. SUMMARY OF OPERATIONS</b> .....	<b>I-2</b>
<b>C. DEPLOYMENTS</b> .....	<b>I-5</b>
<b>D. SUPPORT REQUIREMENTS</b> .....	<b>I-6</b>
<b>E. ROLES AND RESPONSIBILITIES OF IA PDA STAFF</b> .....	<b>I-6</b>
<b>OPERATIONS AND PROCEDURES</b> .....	<b>II-1</b>
<b>A. TEAM ASSIGNMENTS AND PRE-BRIEFING</b> .....	<b>II-1</b>
<b>B. FIELD TEAM ASSESSMENT METHODS</b> .....	<b>II-2</b>
<b>C. GENERAL INFORMATION TO COLLECT DURING A PDA</b> .....	<b>II-3</b>
1. Demographics.....	II-3
2. Description of Impacted Area .....	II-4
3. Economic Impacts .....	II-5
4. General Issues That Affect Individuals.....	II-5
<b>D. SPECIFIC INFORMATION “HARD-COUNT”</b> .....	<b>II-6</b>
1. Dwelling Types .....	II-6
2. Occupancy Type.....	II-6
3. Insurance .....	II-6
4. Income .....	II-7
5. Degree of Damage .....	II-7
<b>E. EXAMPLES OF COMMON MAJOR DAMAGE INDICATORS</b> .....	<b>II-9</b>

**POST FIELD ASSESSMENT ACTIVITIES..... III-1**

**A. TEAM REVIEW OF ASSESSMENT FINDINGS ..... III-1**

**B. TEAM CONCURRENCE ..... III-1**

**C. SUBMITTAL OF FINALIZED PDA INFORMATION TO REGIONAL OFFICE ..... III-2**

**D. DEACTIVATION OF PDA FUNCTION ..... III-2**

**ANNEXES**

PACIFIC ISLAND ANNEX.....PAC-1

INDIAN RESERVATION ANNEX .....IND-1

ALASKA NATIVE VILLAGE ANNEX ..... ALA-1

**APPENDICES**

APPENDIX A – DEFINITIONS .....A-1

APPENDIX B – TO BE AMMENDED .....B-1

APPENDIX C – TO BE AMMENDED ..... C-1

APPENDIX D – EXAMPLES OF DAMAGE LEVELS ..... D-1

APPENDIX E – INTERNET RESOURCES .....E-1

APPENDIX F – TO BE AMMENDED ..... F-1

**LIST OF FIGURES**

FIGURE I-1: Overview of PDA Process ..... I-1

FIGURE I-2: PDA Organization Chart ..... I-3

FIGURE I-3: PDA Process Flowchart..... I-4

**LIST OF TABLES**

TABLE PAC-1: Degree of Damage and Type of Assistance .....PAC-4

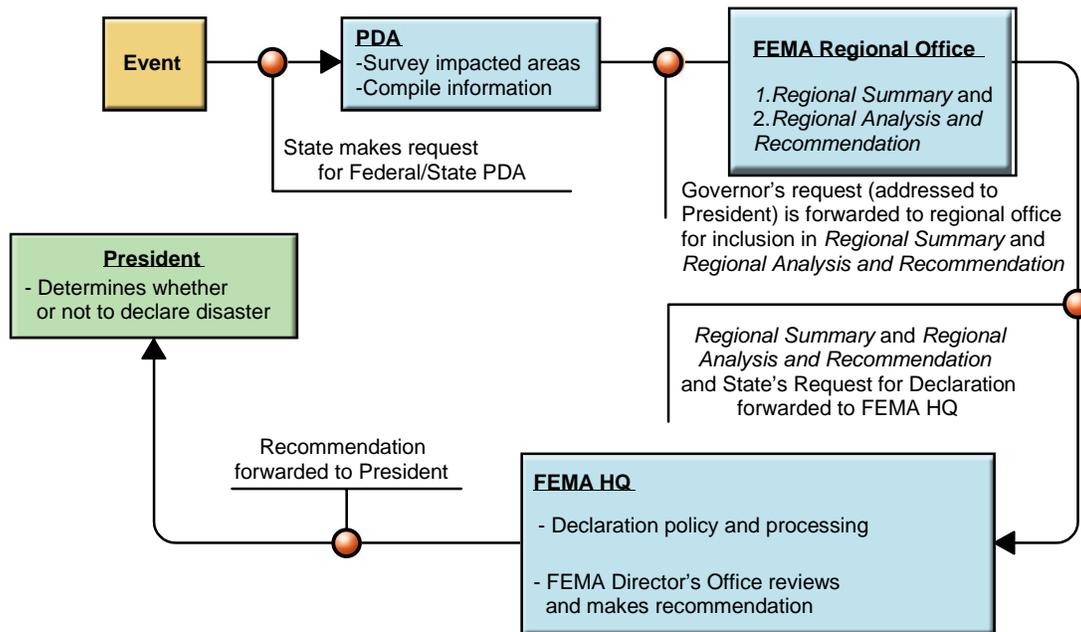
TABLE B-1: Matrix for Insurance Coverage Meets the Housing Need .....B-5

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## I. OVERVIEW

The primary purpose for conducting Individual Assistance (IA) Preliminary Disaster Assessments (PDAs) is to identify the impact, type and extent of disaster damages and to determine the impact on individuals while identifying the resources needed to recover.

In a routine PDA, several actions must occur prior to establishing a PDA team. Before FEMA sends out PDA teams, the affected State must first request a joint Federal/State PDA. This generally should occur after the State has done its own assessment and determined that the damage is extensive enough that a Federal declaration could possibly be warranted. In most instances, the local government has already surveyed the affected areas and provided its findings to the State. In other cases, especially a large-scale disaster, the State may request that FEMA participate in the initial assessment, as a joint Federal/State PDA.



**FIGURE I-1: Overview of PDA Process**

The State's PDA request will describe the disaster event, type of damage, affected political jurisdictions (counties), and severity of damage. Upon receiving this request, a joint Federal/State PDA team is assigned and teams are dispatched to designated areas. This process is depicted in Figure I-1.

The PDA teams survey the impacted areas, compile the information, and forward it to the Regional Office for inclusion into the *Regional Summary* and the *Regional Analysis and Recommendation*.

If the State determines it does not have adequate resources to recover from the disaster, a request for a presidential disaster declaration may be made through the Governor's office. This request is included with the *Regional Summary* and *Regional Analysis and Recommendation* and is forwarded to FEMA Headquarters for review and processing.

The PDA is an essential part of the declaration process and recovery programs. The information gathered is analyzed and projections on types and amounts of disaster assistance are determined. The analysis also serves as a management tool for determining (in the event of a declaration) Disaster Field Office (DFO) location, number of staff, the need for Disaster Recovery Centers, program funding, and other requirements. In rare instances when a disaster is declared before a PDA is done (e.g., after a catastrophic earthquake when it is immediately apparent that a disaster declaration is warranted), a PDA may still be completed in order to determine program costs and implementation requirements.

All references to PDAs in this manual refer to Individual Assistance (IA) PDAs unless otherwise specified.

## **A. INTRODUCTION AND BACKGROUND**

This manual details procedures for performing a PDA. The amount of information needed in a PDA varies according to the magnitude of the event. The purpose of this manual is to:

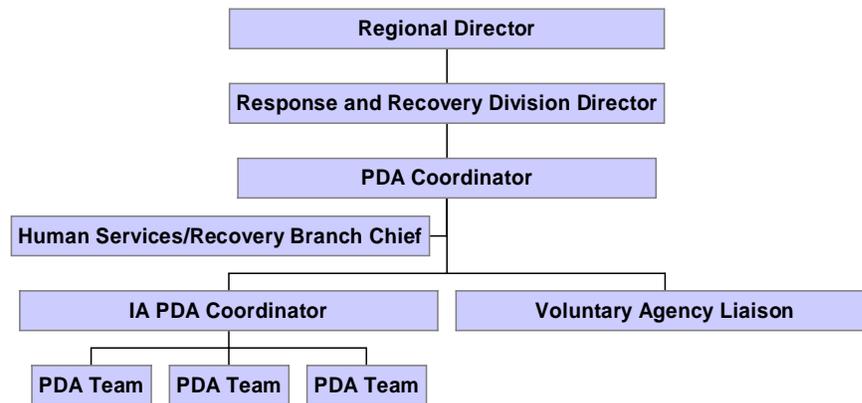
- Establish a single standardized process by which PDA information is gathered by Regional Offices, States, and local jurisdictions.
- Clearly define the roles of those involved in the PDA process.
- Describe how information is obtained, sources of information, and the way in which PDA information is presented to the Regional Office for incorporation into the *Regional Summary* and *Regional Analysis and Recommendation*.

Users of this manual must have a basic understanding of the Robert T. Stafford Disaster Relief and Emergency Assistance Act/ Disaster Mitigation Act of 2000, as amended, 42 U.S.C §5121 *et seq*, executive orders, regulations, policies, and established procedures governing the various Federal disaster assistance programs.

## **B. SUMMARY OF OPERATIONS**

Information provided by PDA teams constitutes empirical data by which decision-makers can determine the appropriate recommendation for any given disaster scenario.

In Figure I-2, the IA PDA team is depicted within the regional organization.



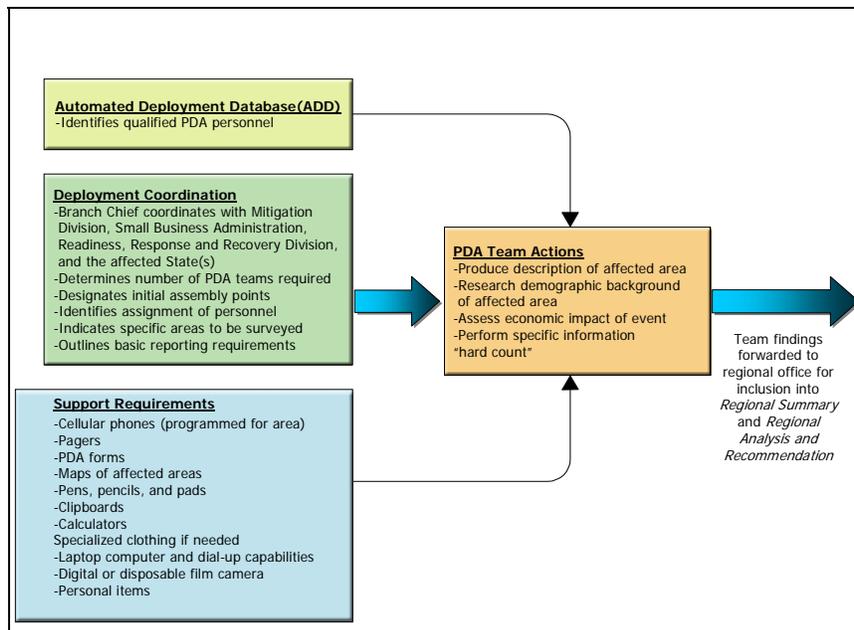
**FIGURE I-2: PDA Organization Chart**

In the organization chart above (starting from the bottom):

- The PDA team members gather the data and submit it to the IA PDA Coordinator for review and concurrence.
- The IA PDA Coordinator then submits final field reports to the PDA Coordinator who reviews the information and combines it with information provided by the Voluntary Agency Liaison (VAL).
- The PDA Coordinator compiles the information into the appropriate narrative and statistical formats and forwards the formatted information for inclusion into the *Regional Summary* and *Regional Analysis and Recommendation*.
- Note: On any PDA there is an overall PDA Coordinator (depicted in Figure I-2) who may also be the Human Services/Recovery Branch Chief, the Response Branch Chief or other persons appointed to the position, as deemed appropriate by management. The IA PDA Coordinator reports to the PDA Coordinator who is responsible for coordinating all program activities and serves as the primary liaison to the State for PDA activities. The PDA Coordinator will usually have the responsibility for ensuring the write-ups are prepared and that the appropriate input is entered.
- The Response and Recovery Division Director and the FEMA Regional Director review the findings in the *Regional Summary* and *Regional Analysis and Recommendation* and make a recommendation on whether or not they believe the disaster warrants a Presidential Disaster Declaration.

- The *Regional Summary* and *Regional Analysis and Recommendation* (see Appendix F of this manual for sample letters) are forwarded to FEMA Headquarters for further review and processing. See Figure I-3 for a depiction of this process.

Individuals assigned to conduct PDAs should have a basic understanding of the Stafford Act. They should also be familiar with other recovery programs (volunteer programs, other Federal programs, State programs, insurance, etc.).



**FIGURE I-3: PDA Process Flowchart**

In addition, the PDA team members should have a good understanding of damages caused by various types of disasters and the resources required to fix them. The individual should be able to look at a home from the exterior and be able to estimate degree of damage (e.g., destroyed, minor), and which disaster assistance program would be most appropriate (e.g., home repair, rental assistance, replacement assistance, none).

Generally, PDA teams consist of members from:

- FEMA Individual Assistance Branch
- Small Business Administration
- State Emergency Management
- Local Jurisdiction
- FEMA Mitigation
- Other (e.g., Public Information Officer, other Federal agencies, and voluntary agencies, etc.).

<b>Individual Assistance PDA Staff</b>
<ul style="list-style-type: none"><li>▪ PDA Coordinator</li><li>▪ HS/Recovery Branch Chief</li><li>▪ IA PDA Field Coordinator</li><li>▪ IA PDA Team Member(s)</li><li>▪ Voluntary Agency Liaison</li><li>▪ State PDA Team Member(s)</li><li>▪ Local PDA Team Member(s)</li><li>▪ Small Business Administration Representative(s)</li><li>▪ FEMA Mitigation Team Member(s)</li></ul>

The FEMA IA component of these teams is responsible for determining disaster impacts and is ultimately responsible for findings contained in the PDA reports.

The State components host the PDA teams and are ultimately responsible for finding damaged areas, although local government regularly assists in this task. The State team member should be able to provide additional information when needed (e.g., sanctioned community information, insurance coverage, general demographics) and assist in providing transportation.

### **C. DEPLOYMENTS**

Upon notification that the Regional Director has received an IA PDA request, the HS/Recovery Branch Chief will identify qualified PDA personnel through the Automated Deployment Database (ADD) system. The State will notify FEMA which counties should undergo PDAs. The HS/Recovery Branch Chief, in coordination with the State, Mitigation Division, Small Business Administration (SBA), and the Response and Recovery Division will determine the number of teams required to conduct the Individual Assistance portion of the PDA, a location where team members should meet, personnel to be assigned to each team, areas to be surveyed, and reporting requirements.

The identified team members are then deployed, in accordance with established ADD procedures, to the pre-designated meeting location. Persons who are deployed from the regional office are responsible for providing appropriate support items (e.g., cameras, clipboards, forms, computers, etc.).

#### **D. SUPPORT REQUIREMENTS**

The PDA field element consists of highly mobile teams that *may* require some or all the following support items:

- Cellular telephones (programmed for immediate use in designated geographical areas with fully charged batteries)
- Pagers
- GPS
- Laptop Computers
- Portable Printers with extra ink cartridges, printer paper
- Digital Cameras
- PDA forms (sample PDA forms are found in Appendix H of this manual)
- Lined pad
- Maps of affected areas
- Pens, pencils, and pads
- Clipboards
- Calculators
- Specialized clothing if needed (e.g., FEMA shirts, rain garb, hard hats etc.)
- Digital or disposable film camera
- Personal items (work clothes, boots, bottled water) are an individuals responsibility

The PDA Coordinator, VAL, and other personnel will need all the above items plus the following:

- Laptop computer with remote network access capabilities
- User access passwords

These items should be pre-designated in “go-kits” to reduce deployment burdens. Each Region should have multiple “go-kits” to meet the needs of multiple disasters

## **E. ROLES AND RESPONSIBILITIES OF IA PDA STAFF**

### **1. HS/Recovery Branch Chief**

In addition to possessing all the skills of a PDA team member, the Recovery Branch Chief is responsible for all PDA requirements and is tasked with providing compiled and analyzed information for the *Regional Summary* and the *Regional Analysis and Recommendation*. Some of the routine functions the Recovery Branch Chief must perform are outlined below:

- Team assignments
- FEMA PDA team member pre-briefings
- PDA training/overview
- FEMA PDA team member post-briefings
- Collection of data and survey reports
- Reconciliation of survey findings
- Obtaining concurrence with State counterparts
- Dissemination of survey findings to appropriate persons (SBA and State)
- Collections of other reports (e.g., SBA, Unemployment, Red Cross, etc.)
- Collection of rental rates, home repair averages, available resources
- Program analysis to determine needs
- Approve time sheets and travel vouchers
- Approve combined and individual Travel Authorizations
- ADD deployment of team members
- Coordination with SBA and other Federal agencies.

The Recovery Branch Chief is responsible for acquiring all information needed to complete the IA portion of the *Regional Summary* and the *Regional Analysis and Recommendation*. This is usually accomplished by assigning either the field or fixed site person to the task of gathering the needed information.

### **2. IA PDA Coordinator**

It is not uncommon to have PDA operations in multiple states with dozens of PDA teams in the field. On these types of disasters, the IA PDA Coordinator serves as an extension of the HS/Recovery Branch Chief and can be tasked with performing most of the duties of the Recovery Branch Chief. Therefore, it is recommended that the IA PDA Coordinator have the same abilities and qualifications as the HS/Recovery Branch Chief.

This manual identifies several tasks for the IA PDA Coordinator that may alternatively be accomplished by Operations and Planning staff (e.g., Research FEMA records while IA field staff complete the PDA). The information gathered by the research of records and historical data at the Regional Office can then be combined with information from the PDA.

The IA PDA Coordinator may be assigned to the State Emergency Operations Center (EOC), Regional Operations Center (ROC), a field location, or as an IA PDA team member on smaller disasters. For a list of duties, see HS/Recovery Branch Chief, above.

The IA PDA Coordinator must have a good understanding of the PDA process and experience as a PDA team member or an IA PDA Lead. Some of the duties of the IA PDA coordinator are:

- Serve as central collection point for field reports.
- Insert written and statistical data into the *Regional Summary* and the *Regional Analysis and Recommendation*.
- Coordinate with other Federal, State, and voluntary agencies about disaster impacts and response activities of the respective agencies.
- Provide support to field operations.
- Research (in concert with Mitigation staff) FEMA records on flood policies and sanctioned communities\*
- Research (in concert with Regional Environmental Officer) FEMA records on Coastal Barriers Resources Act (COBRA) communities
- Research FEMA records on prior disasters for flood insurance requirements.
- Research FEMA records on Home Repair Grant averages\*
- Research Department of Housing and Urban Development records for Fair Market Rental Rates or use rates NPSC routinely obtains from the Federal Register.
- In concert with Information and Planning/Geographic Information Systems [GIS] staff) research U.S. Census for general demographics, special populations, and develop jurisdictional profiles and maps\*\*
- Collect "Other" demographics (e.g., special populations)
- Conduct research to find available rental housing in affected areas
- Research response activities with VAL

\*Information collected after declaration

\*\* IA requests demographic information; Information and Planning conducts research and prepares profiles

NOTE: The definitions used by the American Red Cross (ARC) for Major, Minor, and Destroyed structures differ from those used by FEMA. The definitions used by the ARC are for determining an appropriate response by the volunteer sector and do not address nor consider program requirements needed through the IHP programs.

### **3. IA PDA Team Member**

The IA PDA team member is responsible for collecting PDA data and serves as the FEMA representative on the PDA team. The following is a sample of the type of information that the IA PDA team member collects:

- Number of damaged dwellings
- Degree of damage
- Insurance coverage
- Income levels
- Types of structures (e.g., mobile homes, including age of the units. especially in flood events)
- Ownership/occupancy status
- Personal property damage (furniture, clothes, autos, etc.)
- Utility outages
- Official evacuations
- Road and Bridge failures
- Property values
- Availability of resources
- Other data as needed.

### **4. Voluntary Agency Liaison**

The VAL coordinates with the volunteer sector to identify appropriate response activities and is responsible for gathering the following information:

- Location of feeding and shelter sites
- Number of shelters
- Number of people sheltered (maximum and current number)
- Number of deaths and injuries
- Number of illnesses.

The information the VAL provides may include other impacts (e.g., impacts on nursing homes, etc.).

## 5. State PDA Team Member/Representative

The State PDA team member/representative serves as the official host for the PDA team and performs the following duties:

- Initiate local contacts
- Locate damaged areas
- Provide demographic information
- Provide insurance information
- Provide other pertinent information (e.g., sanctioned communities, zone-A, etc.)
- Provide specialized transportation (e.g., helicopters, four-wheel-drive vehicles, etc.).

In general, the State PDA team member/State representative is responsible for providing the FEMA PDA and SBA team members the information needed to complete their assessments.

## 6. Local PDA Team Member/Representative

The local PDA team member/representative should:

- Locate damaged areas
- Assist the State representative in providing required information
- Serve as an expert on local issues
- Ensure that all damaged areas are identified
- Provide an overview of the disaster for team members
- Provide maps of damaged areas.

It is advantageous for state and local representatives to complete an initial assessment and locate damaged areas before the PDA team arrives so that a joint assessment can be made expeditiously.

## 7. Small Business Administration

The SBA PDA team member/representative collects the following information:

- Number and type of damaged businesses
- Number of damaged homes
- Degree of damage
- Physical property losses
- Economic impact to the small business community.

NOTE: The definitions used by the SBA for Major, Minor, and Destroyed differ from the categories used by FEMA. SBA classifies losses into two categories, major and minor. These correlate to degree of damage and, ultimately, loan size. SBA figures will differ from FEMA's figures due to their client base (e.g., landlord and tenant may both be counted as potential caseload for a single rental unit that was damaged). Also, no consideration is given to the inaccessible category.

The SBA PDA team member submits agency findings to Overall PDA Coordinator to be included in the *Regional Summary* and the *Regional Analysis and Recommendation*.

## **8. FEMA Mitigation Team Member**

The FEMA Mitigation PDA team member's responsibilities include identifying the following:

- Potential 404 projects
- Previous mitigation "success stories"
- Other potential mitigation projects.

Note: for detailed information on mitigation, see the Mitigation PDA Manual. In some instances, Mitigation staff may conduct PDAs on their own or with the Infrastructure PDA teams and not accompany IA PDA teams.

## **9. Information and Planning staff member**

FEMA staff from Information and Planning (ESF-5), who are usually called upon to develop the Declaration Package, may accompany PDA Team to help them prepare a more accurate narrative overview of the event for inclusion the *Regional Summary* and *Regional Analysis and Recommendation*

## **10. Other Federal and State Agencies and Voluntary Agency Representatives**

The information provided by OFAs, State agencies and VOLAGs might help to establish impacts to the affected areas. Information on agricultural impact, disaster effects on the aged population, mental health needs and other disaster specific needs may be gathered from these contacts, even though they may not be actual team members. OFAs and VOLAGs can provide information on the types of assistance their respective agencies are providing disaster victims. Information on their response activities should be included in the *Regional Summary* and *Regional Analysis and Recommendation*.

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## II. OPERATIONS AND PROCEDURES

### A. TEAM ASSIGNMENTS AND PRE-BRIEFING

When responding to a PDA request, a key first step is to coordinate with a State point of contact to establish a meeting location to conduct a prebriefing with PDA staff. This location is typically at the State Emergency Operations Center (EOC). At the meeting, the HS/Recovery Branch Chief or the IA PDA Coordinator, in coordination with State counterpart(s), will prepare rosters and assign teams to specific areas.

Assignments are based upon geographic or political jurisdictions (e.g., cities, counties, parishes) that are identified in the State's official request for a joint FEMA/State PDA. When possible, it is recommended that the following be done during the PDA pre-briefing:

- Establish well-defined boundaries for PDA teams to survey (to preclude overlapping or leaving out areas and inadvertently impacting the accuracy of the PDA findings).
- Set up a routine schedule for PDA teams to check in with the IA PDA Field Coordinator for damage update and team reassignments.
- Establish hours of operation for field teams with a scheduled de-briefing location and "last-call" time (i.e., all team members must meet back at the hotel, EOC, or other designated location and turn in their reports at a specified time).
- Provide each team leader rendezvous information (e.g., names and contact information of all persons on the PDA team and the time and location where they will meet).
- Provide an overview of the event, the types of damage to expect, types of insurance coverage, reiterate the PDA process.
- Provide briefing packets to the team leader. (The packet should outline all the information described above; plus contain maps, PDA forms/worksheets, and other materials.)

#### Pre-Briefing Tasks

- Establish well-defined boundaries.
- Schedule regular updates with Field Coordinator.
- Establish hours of operation.
- Provide rendezvous information.
- Give an overview of the event.
- Briefing packets to team leader.

## B. FIELD TEAM ASSESSMENT METHODS

The way in which PDA team information is gathered is relatively simple. However, unique and unusual circumstances may occur, and unconventional approaches may be required. In most cases, however, one of the following methods can be used:

- **Windshield Survey**—This is probably the most common approach to conducting a PDA. Generally, the local representative will take the teams by car to the affected areas. The teams will record observed damage while driving through these areas, periodically stopping to conduct interviews to establish benchmarks for insurance coverage, degree of damage, and a socioeconomic profile. This process is repeated street-by-street for the teams assigned area.
- **Door-to-Door**—This approach may be used when very detailed information is needed (to document a recommendation, to declare or not declare a minor event). The teams are created and dispatched in the usual manner but once in the affected areas they survey door-to-door and record specific information (i.e., address, insurance coverage, income, degree of damage, etc.). This level of verification is labor intensive but highly accurate. It is useful for ensuring that all previously surveyed damaged dwellings are verified, if a second PDA is required.
- **“Fly-Over”**—During large operations, or to assess remote areas, a “fly-over” may be required. This method is the fastest way to assess large areas but it is also the least accurate. The “best guess” damage determination is made while flying over populated areas. Usually, homes are counted in clusters (e.g., a cluster may equal 5 to 100 homes depending on the magnitude of the disaster, speed of the flight, and the density of the dwellings). As with the other PDA methods, the PDA teams are responsible for determining in broad terms the degree of damage, insurance coverage, income levels, etc.
- In the early hours immediately following a disaster, predictive modeling can be used to get an approximation of the extent and location of damage. For example, immediately after an earthquake, FEMA’s Hazards U.S. (HAZUS) software can be used to develop maps predicting the location of areas most severely impacted by an earthquake. These areas can be given priority for assessments.
- Similarly, remote sensing (aerial or satellite photos) can be used to identify damaged areas, including those not accessible by normal transportation. Refer to FEMA publication 9321.1-PR *Remote Sensing in Federal Disaster Operations* for procedures.

### Field Team Assessment Methodologies

- Windshield
- Door-to-Door
- “Fly-Over” Survey

The length of time required to conduct a PDA varies. In large disasters, a PDA can be done quickly because the damage and impact are obvious and the State may be seeking an expedited request. Sometimes an expedited request is received before a PDA is started or completed. In cases of severe, widespread damage, a declaration may be made prior to completing a PDA, in which case a damage assessment is conducted following the declaration in order to determine program needs. Damage that is widespread will take considerably longer to verify than damage in a concentrated area. In addition, disasters that are marginal will take longer because the PDA teams are usually instructed to view and record all damage and to identify all impacts to eliminate any questions.

Depending on circumstances, a PDA can take anywhere from a day or two to a week or more. On average, a PDA can be completed within a week.

There are circumstances in which a PDA cannot be done as quickly as desired:

- Damage may be ongoing or so severe that travel to the disaster site is difficult or impossible for a period of time
- The impacted State cannot provide sufficient staff to field a joint team; and,
- The local jurisdictions may not be ready to work with the PDA teams.

## **C. GENERAL INFORMATION TO COLLECT DURING A PDA**

There are four areas of general information that should be recorded during a PDA. These areas of information include: the demographic makeup of an affected area, a description of the impacted area, a description of the economic impacts of the disaster, and general observations of the community. All information is useful for inclusion in both the *Regional Summary* and the *Regional Analysis and Recommendation*. The general areas of information are further discussed in the following paragraphs:

### **1. Demographics**

The collected demographic information should cover the following categories for inclusion into the *Regional Summary* and *Regional Analysis and Recommendation*:

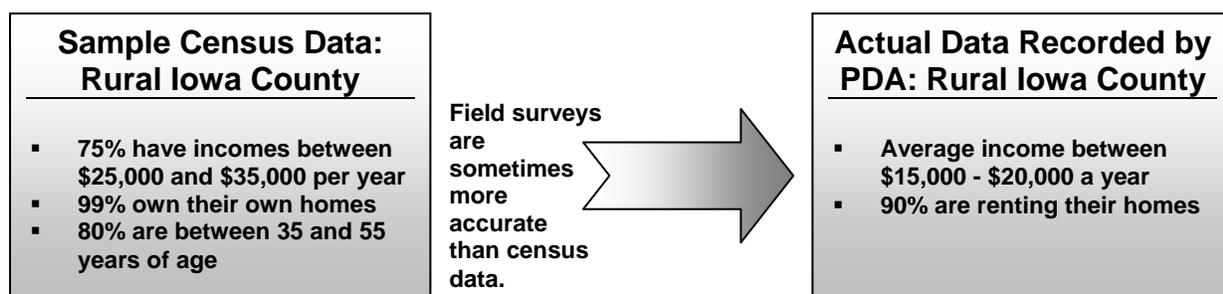
- Ethnic makeup of affected populations (to include special language considerations—e.g., Spanish speaking).
- Income levels of affected populations (to include examples of sources of income—e.g., agriculture, industrial, retail, service, professional, etc.).
- Age of affected populations (to include examples of special populations affected—e.g., persons living in nursing homes, etc.).

This information is folded into the *Regional Summary* and the *Regional Analysis and Recommendation* to paint a picture of the individuals impacted by the disaster. It also identifies how assistance should be tailored to meet customers' needs. For example, demographic information gathered in the greater Miami, Florida, area may indicate that Spanish (e.g., Cuban) and French (e.g., Haitian) speaking communities will require consideration for specialized outreach efforts, multilingual publications, and bilingual staff for Disaster Recovery Center (DRC) operations and Call Centers. In the Great Plains states, a demographic analysis may show that disaster assistance needs to be provided on Indian reservations where specialized needs differ significantly from urban areas. In many cases, the processing procedures for providing assistance on a reservation differs from the norm and such considerations should be addressed in the *Regional Summary* and *Regional Analysis and Recommendation* (e.g., the reservation intends to process their own Other Needs Assistance program, cost share considerations, specialized duplication of benefits considerations with other agencies, ownership issues, etc.).

The two most commonly used methods for gathering demographic information are by census data and field surveys.

- Census data is usually more accurate for counties with relatively uniform populations.
- Field surveys are often more accurate when a high degree of variability exists in a county and the damage is more isolated

It is important to determine which form of demographic information is right for the PDA operation being conducted. The HS/Recovery Branch Chief is responsible for determining the best assessment method. It may be beneficial to include both census data and field observation in order to establish impacts.



## 2. Description of Impacted Area

Keep in mind that the narrative about an impacted area will be read and acted upon by individuals with little or no previous knowledge of the situation. Since the Regional documents are the basis upon which the disaster will be declared or not, a thorough and accurate description of damages and the impact on individuals is critical.

The following is an example of a descriptive paragraph written by an IA PDA Field Coordinator:

*The most heavily impacted neighborhood consisted of homes built in the mid-1950s, which have two bedrooms, one bath, and a homeowner-finished family room in the basement. The exterior is brick veneer, the roof has asphalt shingles, and the carport is open to the elements on three sides. These homes are located on standard subdivision sized lots in the suburbs of Detroit and generally sell for between \$77,000 and \$89,000. Most of the owners of these homes are retired blue-collar workers in their late-sixties and many are “empty nesters.” They live on a fixed income of Social Security benefits and small auto-industry pensions. The typical home took nearly two feet of floodwater on the first floor for roughly six hours. The flood was as a result of torrential rains and debris damming a nearby creek.*

It is not uncommon to include such a paragraph in the *Regional Summary* and the *Regional Analysis and Recommendation* to help the reader better understand the impacts of the disaster. In many cases, especially on large disasters that have made national news, it may not be necessary to include a lot of information in your description as your intended audience is fully aware of the impacted areas. In these cases, it is advisable to give a synopsisized description.

### **3. Economic Impacts**

Capture an accurate picture of the economic stability of a disaster-impacted community, so that assistance provided will be tailored to the community's needs. There are three forms of assistance for which disaster impacted persons may apply:

- Disaster Unemployment Assistance (DUA) for persons who have become unemployed as a result of the disaster and who do not qualify for normal unemployment assistance.
- SBA-Economic Injury Disaster Loans (EIDL) for businesses that have lost, or will lose, income as a result of the disaster.

Other economic impacts that need to be captured, if time permits, are agricultural losses, closure of factories, and similar information.

### **4. General Issues That Affect Individuals**

There are no specific “issues” that the PDA teams verify. However, helpful information gathered could include:

- Shelter requirements
- Feeding requirements
- Lack of building materials
- Housing shortages
- Availability of rental units (from local newspaper classified ads)
- Contractor shortages
- Disaster-borne illnesses

- Deaths and injuries
- Immediate Services and/or Regular Services Crisis Counseling needs
- Utility interruptions and how long utilities will be out.
- Zones “A” and “V” flood areas
- Access issues
- Agricultural losses
- Special needs populations
- Tax issues.

#### **D. SPECIFIC INFORMATION “HARD-COUNT”**

During the PDA process, team members should record information on a PDA Field Form. The recording of information on this form must be accurate. When the assessment is completed, the information is used to determine the number of probable assistance cases and program funding requirements. The “hard-count” of damaged structures represents the major portion of what the PDA team does. The following information will be recorded during the PDA process:

##### **1. Dwelling Types**

The following are the most common dwelling types that are routinely recorded: single family, multifamily, and mobile home. It is important to identify the type of residence being surveyed since assistance may differ for each type (e.g., damage to a single family home may result in home repair and rental assistance, for a mobile home it may result in replacement assistance, and in a multifamily unit it may result in no assistance). These differences could be due to construction type (single family homes can be readily repaired, mobile homes with similar damage may be more heavily impacted and less cost-effective to repair).

##### **2. Occupancy Type**

The two principal types of occupancy are primary residence and secondary residence. It is important to distinguish between the two since no assistance is provided for secondary homes.

##### **3. Insurance**

It is essential to determine if the damaged property is insured or not. There are times when multiple causes can damage a single property (e.g., a severe storm causes roof damage and flooding causes damage to the basement). In such cases, the uninsured loss should be assessed. However, additional information on how to record insurance information should be addressed during the pre-briefing on a disaster-by-disaster basis, as there are many variables. For example:

- Mobile home insurance policies may or may not cover flood damage.
- Earthquake deductible can be as much as 20%; on a \$500,000 home that equates to a \$100,000 deductible.

- Severe storm and flooding damage on a typical home can result in overlap of covered items.

#### **4. Income**

Income provides a benchmark for determining which programs the applicant will most likely be eligible for. The most common income indicators are low, medium, and high. Some indicators for estimating income levels can be determined by the condition of the home, the surrounding area, value of the automobiles, landscaping, etc. Your best judgment is needed to determine income levels.

#### **5. Degree of Damage**

There are five degrees of damage levels: Destroyed, Major, Minor, Affected, and Inaccessible. Each level is described in detail in the following paragraphs.

##### **a. Destroyed**

Destroyed means the structure 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:

- Structure is not economically feasible to repair.
- Structure is permanently uninhabitable.
- Complete failure of major structural components (e.g., collapse of basement walls/foundation, walls, or roof).
- Only foundation remains.
- Two or more walls destroyed and roof substantially damaged.
- House pushed off foundation
- An unaffected structure that will require removal or demolition (e.g., homes in imminent danger due to impending landslides, mudslides, or sinkholes; beachfront homes that must be removed due to local ordinance violations as a result of beach erosion).

##### **b. Major**

Major damage exists when the home has sustained structural or significant damages, is uninhabitable and requires extensive repairs. Any one of the following may constitute major damage.

- Substantial failure of structural elements of the residence (e.g., walls, roof, floors, foundation, etc.).
- Damage to the structure that exceeds the Home Repair Grant maximum.
- Has more than 50% damage to structure.
- One foot or more of water on the first floor (of a home with basement).

**c. Minor**

Minor damage encompasses a wide range of damage and is generally the most common type of damage. Minor damage exists when the home is damaged and uninhabitable, but may be made habitable in a short period of time with home repairs. Some of the items that determine minor damage are listed below:

- Damages less than the maximum Housing Assistance Repair Grant.
- Windows or doors blown in.
- One foot or more of water/sewer backup in basement (i.e., furnace, water heater damage).
- Has less than 50% damage to structure.

**d. Affected**

This category includes dwellings with minimal damage to structure and/or contents and the home is habitable without repairs.

**e. Inaccessible**

This group includes homes that are inaccessible by normal means, due to disaster-related road closures (e.g., bridge out, road flooded or blocked by landslide, mudslide, severe erosion, washed out, etc.).

If a home or group of homes is inaccessible due to damage to a road or bridge, the number of affected households should be included in the PDA. In such cases, the PDA team should find out whether the damaged bridge or road is maintained privately or by local government.

Note: The purpose of differentiating Minor from Major damage is to distinguish between the types of assistance required. Inspectors do not assess damage with the actual cost of the residence in mind but according to whether repairs are extensive or not.

Based on the age of the unit and the type of construction (e.g., particle board vs. plywood), repair may or may not be feasible. It is more practical to assess damage to mobile homes by looking at the structural components involved instead of comparing overall value to repair cost.

The feasibility of repairs and the condition of the unit determine whether or not repairs can be made under the Home Repair limits. A mobile home worth \$5,000 having \$3,500 worth of damage may well be feasible to repair within the limit and should be considered as Minor damage while another mobile home of similar value could be considered as having Major damage or as Destroyed. The category of damage listed should be based on the type of assistance required.

## **E. EXAMPLES OF COMMON MAJOR DAMAGE INDICATORS**

The following are benchmarks that can be used to determine major damage for specific types of disasters:

### **Flood**

If a house with a basement had more than 1 foot of water on the first floor, it ordinarily would have suffered Major damage, especially if the furnace and water heater are located in the basement. Without a basement, the threshold for Major damage would be in the 2 to 4 foot range, depending on length of time the home was inundated, home construction, and sediment content of the flood water. In most cases, 2 feet of water will require replacement of a 4 foot perimeter of sheetrock due to insulation wicking. With 4 feet of water there will most likely be a 6 foot cut of sheetrock required, if not full replacement. Two feet or more of water on the first floor also affects all appliances, lower cabinets, etc. (assumption: typical ranch home, quick rising and falling water levels, without velocity or chemical factors.)

### **Hurricane**

Substantial roofing elements damaged or missing (e.g., roof decking, trusses/framing), damage to windows, doors, exterior walls; interior wind damage, substantial rain/water damages, extensive debris and utility problems. (Assumption: a standard ranch home with wind, rain, and debris damage.)

### **Tornado**

Substantial roofing elements damaged or missing (e.g., roof decking, trusses/framing), damage to windows, doors, exterior walls, interior wind damage, rain/water damage, extensive debris and utility problems. (Assumption: a standard ranch home with wind and debris damage only.)

### **Earthquake**

Damage may include failure of one or more of the following: stucco siding, in combination with failures to structural elements, such as chimney, roof, buckling of walls, foundation, broken windows, racking of structure, masonry and mortar failures, and plaster cracks. Failure of non-visual "in-ground" items could be commonplace and further exploration may be required (e.g., water, sewer, and gas lines, wells and septic systems, foundations). (Assumption: residence is a typical post-WW II, California home with stucco siding.)

## **Fire**

Any one of, or a combination of, the following could constitute major fire damage: severe smoke damage, fire damage to residence (e.g., roof, exterior siding, windows, and doors) water and/or fire-suppressant chemical damage, imminent danger from ground-cover loss. (Assumption: damage is to a standard ranch home.)

## **Mudslide/Earth movement**

Any sign of earth movement that may affect the residence. (Note: there may be times when a hill shows signs of movement ¼ mile above a group of homes that are not (yet) damaged but all will be recorded as being in “imminent danger.” Other damage may include failures to structural elements of the dwelling walls, floors, or foundations.) (Assumption: typical ranch home built on or near a hillside.)

### **III. POST FIELD ASSESSMENT ACTIVITIES**

#### **A. TEAM REVIEW OF ASSESSMENT FINDINGS**

Each team member should have maintained a separate count of the damaged dwellings that they surveyed. These counts are compared, discrepancies are discussed, and changes made until all parties agree on the findings of the team. It may be necessary for the team to revisit areas where counts and degree of damage differ. This process is repeated until a consensus is reached.

#### **B. TEAM CONCURRENCE**

It is critical that all team members concur with the team findings. It is also important to remember that as a joint Federal/State PDA, all team findings must be mutually agreed upon. Without mutual agreement, disputes can arise over the methodology, the information contained in the team report, and the number of impacted families. Disagreements, if not resolved, can result in appeals and reassessments. By obtaining Federal-State consensus on PDA findings, appeals and reassessments will be less likely to involve going back to the same areas and assessing the same structures, and will more likely involve looking at new areas of previously undiscovered damages.

State consensus in PDA findings can reduce the tendency to compare Voluntary Agencies' (VOAD) assessments - which are based on different criteria - to the joint Federal/State/local PDA team findings.

Occasionally, in order to immediately determine any and all potential human needs, some VOLAG assessments make quick estimates of a "worst case" scenario, which can exceed the more measured assessment conducted by PDA teams. VOLAG findings can differ significantly from PDA team findings. There are a number of reasons for this, the most common are:

- VOLAG definitions of major and minor damage differ significantly from FEMA/State criteria.
- VOLAGs frequently respond to disasters under extremely tight deadlines and quick estimates are often needed to save time.

VOLAG assessments are excellent tools for obtaining general information but because of the above differences, Federal/State/local PDA teams rarely duplicate their findings. It is recommended that Federal/State PDA and VOLAG differences be aired during the reconciliation process. Depending upon the State, it may be necessary to conduct a random comparison or even a street-by-street comparison during this phase to ensure such comparative arguments are resolved before submission of the team report.

### **C. SUBMITTAL OF FINALIZED PDA INFORMATION TO REGIONAL OFFICE**

Upon completion of the field assessment, the PDA Coordinator will debrief the team members to review findings, discuss overall impacts and ensure that all required information is gathered. The information will then be called in, faxed, express mailed, or hand carried to the regional office.

### **D. DEACTIVATION OF PDA FUNCTION**

The PDA Coordinator will de-brief team members, collect appropriate items (e.g., time sheets, vouchers, supplies, equipment, etc.) and release personnel from the assignment, update their status in ADD, and return the collected items to the appropriate locations.

# **PACIFIC ISLAND ANNEX**

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## **PACIFIC ISLAND ANNEX**

This annex provides basic information on conducting a Preliminary Damage Assessment (PDA) in the remote Pacific jurisdictions. The areas covered by this annex include American Samoa, Commonwealth of the Northern Mariana Islands (CNMI), Federated States of Micronesia (FSM), Guam and the Republic of the Marshall Islands (RMI). Except as noted below, the procedures are the same as the basic part of the PDA for Individual Assistance Operations Manual.

### **A. TEAM ASSIGNMENTS AND PRE-BRIEFING**

- Coordinate with the local government to establish a pre-PDA briefing of the village mayor, Matai, and/or village/county council. Often, these are not government “officials” strictly speaking.
- A Pacific Island PDA team will most likely be assigned to assess a village, a number of villages in close proximity, or an island.
- Pacific Island PDA teams need to be familiar with specific cultural differences that impact the family structure, housing, land ownership, and community governance.
- Pacific Island PDA teams need to be familiar with re-construction costs in the local area, since the degree of damage is determined by cost to rebuild.

### **B. FIELD ASSESSMENT METHODS**

- Pacific Island PDA teams may need to use small boats to travel between outer islands, atolls, and lagoons.
- Often, the island terrain is mountainous and homes may be accessible only on foot or by 4-wheel drive vehicle. Team members must be prepared to hike over hilly jungle terrain or ride in the back of a pick-up truck over dirt roads.
- Take precautions in rural areas to avoid unexploded World War II ordnance.

### **C. SPECIFIC INFORMATION – “HARD COUNTS”**

#### **1. Dwelling types**

Housing construction varies considerably in island jurisdictions. Even within a jurisdiction, the team will encounter a range of dwelling types from a thatched hut to a reinforced concrete structure. The majority of houses are single-wall wood/tin construction.

Traditional families live in residential compounds consisting of a number of buildings such as a sleeping house, kitchen/cook house, shower house, and outhouse (benjo).

## 2. Occupancy

Most of the dwellings surveyed will be primary residences. The exception is the “ranch” or fishing hut. These are usually lean-to type structures that the family may stay in while tending the crops or fishing.

Additionally, building is often done incrementally. The family may live in a wood/tin structure while building a more modern home, as funds and resources become available. In these circumstances, care must be taken to determine which structure is the primary residence.

## 3. Ownership

- Communal in nature.
- Passed on from generation to generation.
- Written records verifying ownership do not always exist.
- Each jurisdiction has unique conditions that must be clarified with local officials.

## 4. Degree of Damage

The major difference with degree of damage definitions is how the categories are counted in National Emergency Management Information System (NEMIS). Several categories of assistance (Rental Assistance, and Lodging Expenses Reimbursement) are not implemented in the remote islands and therefore should not be counted under their traditional categories.

Note: The number in each category should be counted in the correct category for the regional write-ups. The “corrections” should be made in the NEMIS counts. Example:

**TABLE PAC-1: Degree of Damage and Type of Assistance**

Damage	Type of Assistance in NEMIS	Actual FEMA Assistance Provided
Destroyed/Major	Rental Assistance	Minimal Repair/Replacement
Minor	Minimal Repair	Minimal Repair
Affected	None	None
Inaccessible	Rental Assistance	None or Minimal Repair

#### **D. DEFINITIONS FOR THE PACIFIC:**

Destroyed: Structure is beyond repair. Roof and all walls are down.

Major: Any damage that can be repaired but will exceed the \$5,000 cap.

Minor: Any damage over \$100 but less than \$5,000.

Affected: Some damage to dwelling but is habitable with minor, low cost repairs.

Inaccessible: This category is rarely used. When used, it should pertain to accessibility issues that can be addressed under the Minimal Repair program, such as private road or bridge.

Note: FEMA policy is not to provide assistance to repair outdoor kitchens, shower houses, or outdoor toilets (benjos). Therefore, damage to these structures is counted as "affected."

#### **E. THINGS TO KNOW BEFORE LEAVING HOME**

- Bring a valid passport or birth certificate.
- Bring cash or travelers checks. Charge cards, Automatic Teller Machine card, and debit cards may not be accepted.

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# **INDIAN RESERVATION ANNEX**

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## **INDIAN RESERVATION ANNEX**

### **A. INDIVIDUAL ASSISTANCE PRELIMINARY DAMAGE ASSESMENTS ON INDIAN RESERVATIONS**

While much of the methodology for gathering data on damaged residences is the same as a normal Preliminary Damage Assessment (PDA), there are unique differences in protocol and in determining occupancy of homes on tribal lands. It is important that the Individual Assistance (IA) PDA coordinator be aware of the sensitive nature of tribal issues and have knowledge of tribal protocol. It is also important that all PDA team members be aware, in particular, of the occupancy issues on Indian reservations.

If the region has a Tribal Liaison, you may want to have that individual make the initial contact with the Tribal Chair (working through the appropriate State contact) and work with you as a member of the PDA team. The Tribal Liaison may also serve as a source for briefing PDA teams on any unique issues related to a specific reservation.

### **B. PROTOCOL**

#### **1. Prior to Going Onto Any Tribal Lands**

To conduct a PDA, the IA PDA Coordinator (or other FEMA official leading the team onto tribal lands) must establish contact with the Tribal Chair and the local Superintendent of the Bureau of Indian Affairs (BIA). The Superintendent's office is usually in close proximity to Tribal Headquarters. The PDA Coordinator will set up a meeting time with the Chairman or his/her designee (generally the Emergency Manager or Tribal Business Manager) to begin the PDA. The meeting should serve as an opportunity to introduce the PDA team and to brief tribal leadership on the PDA process. It is recommended that the PDA team also include someone from the Tribal Housing Authority as many of the homes on a reservation are under their management. The Tribal Housing Authority member will be able to assist the PDA team in locating damaged residences and in determining occupancy issues. It should be noted that Tribal staff resources are often very limited and, if a Public Assistance (PA) PDA will also be performed, care should be taken in scheduling the IA and PA teams as the same representative will often be assisting both.

At the conclusion of the PDA, and prior to leaving the area, the IA PDA Team Coordinator should contact the Tribal Chair or his/her designee to ensure that Tribal leadership is aware of what was found, confirm all damaged residences have been surveyed, and inform them of the next steps in the process. The IA PDA Coordinator should also re-contact the BIA Superintendent, and convey the same information.

## **C. OCCUPANCY OF RESIDENCES ON INDIAN RESERVATIONS**

There are basically six types of occupancy on Indian Reservations:

### **1. Homes for Which the Tribal Housing Authority Holds Title to the Residence**

In some cases, occupants may live in a home owned by the Tribal Housing Authority. While the occupant may feel they are the owner, they are considered “renters” for FEMA programs since repairs to the home are the responsibility of the Tribal Housing Authority. For FEMA purposes, the occupant does not own the home until the Housing Authority conveys title to them.

This situation is very similar to a lease/purchase agreement where the option to buy has not been exercised yet. There may also be homes in this category where the occupant owns the land and may even have a deed to that land, but the Housing Authority holds the title until such time as the title to the house is conveyed. For insurance determinations, it should be noted that while the Housing Authority will probably have insurance on the structure, personal property and Additional Living Expense (ALE) coverage are not part of the policy. However, the type of insurance carried is generally for wind/rain/fire perils only, similar to a Homeowner’s policy and thus there is generally no coverage for flooding damage.

FEMA’s Infrastructure Program (Public Assistance) may help with disaster funds to pay for repairing disaster damage to these Tribal Housing Authority homes if they are not insured. Generally, the tribe does not have funding to cover these types of losses and Department of Housing and Urban Development (HUD) no longer maintains disaster funding for such units.

### **2. Tribal Housing Authority Homes Where the Title Has Been Conveyed**

These are homes where the purchaser has completed the payments and title has been conveyed. Most Tribal Housing Authorities maintain a list of homes that have been conveyed. If possible, obtain a copy of the list of conveyed homes. This will aid the inspectors, the National Processing Services Center, and the Disaster Field Office (DFO) in sorting out the ownership of reservation homes in the event of a declaration. Such occupants are considered homeowners.

### **3. Fee Simple Homes**

Fee simple homes are owned outright by an individual or individuals. These are homes that an individual either purchased for a fee or built, and have never been owned by the Tribal Housing Authority. There will often be a deed to these homes. There are also homes within this category that have been inherited, with no transfer of title. However, there will often be a deed to the home and property registered at the county or within tribal records and the line of inheritance can be traced through that deed. The Housing Authority representative or tribal team member will usually be able to identify homes in this category. These occupants are also considered homeowners.

#### **4. Homes Owned by Non-Tribal Members**

These homes are treated the same as Fee Simple Homes.

#### **5. Rental Units**

Depending on the reservation, there may be homes that are true rental properties. While the rent charge may be minimal or even “free-rent”, the individuals occupying the residence are not responsible for repairs and are in a landlord/tenant relationship. Such occupants are considered renters.

#### **6. Rent-Free Ownership**

As in other parts of the country, instances of rent-free ownership may be found on reservations. To be considered an owner under rent-free guidelines, an occupant: does not hold formal title to the damaged dwelling and pays no rent; and is responsible for payment of taxes or maintenance to the residence; or has lifetime occupancy rights with formal title vested in another.

If these circumstances apply, the occupant is considered an owner.

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# **ALASKA NATIVE VILLAGES ANNEX**

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## **ALASKA NATIVE VILLAGES ANNEX**

Every Alaska Native village has either a Traditional or Indian Reorganization Act (IRA) Council (government), as well as a for-profit village corporation. Most native villages are also cities and have a city council. Although currently in a dynamic state of legal clarification, the State of Alaska Division of Emergency Services treats all forms of local government as equal entities, notwithstanding slight differences in structural nomenclature. In a few cases, more than one village could be involved in a common or unified council or village corporation.

Village corporations, not the city governments, own most of the land (surface estate) in rural villages, unless the land has been conveyed to the city government through what is commonly known as the 14(c)(3) process. Even in the village, the regional corporation owns the subsurface under the village corporation land.

Indian reservations (with the exception of the Annette Island Indian Reservation and counties) do not exist in Alaska. References may be made to the *Venetie Reservation*, an entity extinguished by the Alaska Native Claims Settlement Act (ANCSA) in 1971 (see definition below). The two Native corporations (Venetie and Arctic village) established for the Neets'aiti Gwich'in elected to make use of an ANCSA provision allowing them to take title to former reservation lands in return for forgoing the statute's monetary payments and transfers of non-reservation land.

### **A. HOUSING AUTHORITIES**

Housing units in Alaskan Native villages may have been funded with Department of Housing and Urban Development (HUD) money passed through the housing authority of one of the 12 regional native corporations or directly to the native village pursuant to the Native American Housing and Self Determination Act of 1996 (NAHASDA).

### **B. OCCUPANCY OF RESIDENCES IN ALASKAN NATIVE VILLAGES:**

There are basically six types of occupancy in Alaskan Native villages:

#### **1. Village Housing Authority Holds Title To The Residence**

These are homes being purchased from the Village Housing Authority. While the occupant may feel they are considered an owner, they are considered "renters" for FEMA programs, as repairs to the home are the responsibility of the Village Housing Authority. For FEMA purposes, the occupant does not "own" the home until title is conveyed to them by the Housing Authority. This is very similar to a lease purchase where the option has not been exercised yet. There may also be homes in this category where the occupant owns the land and indeed they may have a deed to that land, but the Housing Authority holds the title until such time as the title to the house is conveyed. For insurance determinations, it should be noted that while the Housing Authority will probably have insurance on the structure, personal property and Additional Living Expense (ALE) coverage are not part of the policy. However, the type of

insurance carried is generally for wind/rain/fire perils only, similar to a Homeowner's policy and thus there is generally no coverage for flooding damage.

FEMA's Infrastructure Program (Public Assistance) may help with disaster funds to pay for the disaster damaged repairs to these Village Housing Authority homes if uninsured. Generally, the Tribe does not have funding available to cover these types of losses and HUD no longer maintains disaster funding for these units.

## **2. Village Housing Authority Homes Where The Title Has Been Conveyed**

These are homes where the purchaser has completed the payments and title has been conveyed. Most Village Housing Authorities maintain a list of homes that have been conveyed. If at all possible, on the Preliminary Damage Assessment (PDA), arrangements should be made to obtain a copy of the list of conveyed homes. This will aid the inspectors, the National Processing Services Center, and the Disaster Field Office (DFO) in sorting out the ownership of village homes in the event of a declaration. These occupants are considered homeowners.

## **3. Fee Simple Homes**

These are homes owned outright by an individual or individuals. These are homes that an individual either purchased for a fee or built, and have never been owned by the Village Housing Authority. There will often be a deed for these homes. There are also homes within this category that have been inherited, with no transfer of title. However, there will often be a deed to the home and property registered at the county or within tribal records and the line of inheritance can be traced through that deed. The Housing Authority representative or team member will usually be able to identify homes in this category. These occupants are considered as true owners.

## **4. Homes Owned By Non-Village Members**

These homes are treated the same as Fee Simple Homes.

## **5. Rental Units**

Depending on the village, there may be homes that are actual rental properties. While the rent charge may be minimal or even "free-rent", the individuals occupying the residence are not responsible for repairs and are in a landlord/tenant relationship. These occupants are considered renters.

## **6. Rent-Free Ownership**

As in other parts of the country, instances of rent-free ownership may be found in villages. To be considered an owner under rent-free guidelines, an occupant: does not hold formal title to the damaged dwelling and pays no rent, is responsible for payment of taxes or maintenance to the residence, or has lifetime occupancy rights with formal title vested in another.

If these circumstances apply, the occupant is considered an owner.

## C. PROTOCOL

Prior to conducting a PDA in rural Alaska, the Individual Assistance (IA) Preliminary Damage Assessment (PDA) Coordinator must review the parameters of occupancy established by the Regional or Native Village Housing Authority. The indemnification and occupant responsibilities are not uniformly applicable.

In Alaska, the Bureau of Indian Affairs does not play a primary partnership role in the disaster recovery process and is normally not included when forming a PDA team.

The PDA team should include a representative of both the regional housing authority and the native village housing program as appropriate.

The PDA process must also take into consideration the need for an interpreter as each specific area warrants.

## D. DEFINITIONS

1. **Alaska Native Claims Settlement Act (ANCSA):** Alaska was unique in that no special "Indian policy" was established, no treaties were signed, and no reservations established. ANCSA officially designated Alaska Native Villages.
2. **Alaska Native Village:** The village, as designated by ANCSA is the basic geographical unit (for the Federal purposes), not the tribe (except in the case of Metlakatla). Section 104 of P. L. 103-454; 108 Stat. 4791, 4792 of November 2, 1994 recognized 227 Alaska Native Village entities eligible for funding and services from the Bureau of Indian Affairs by virtue of their status as Indian tribes. These entities are acknowledged to have the immunities and privileges available to other federally acknowledged Indian tribes by virtue of their government-to-government relationship with the United States as well as the responsibilities, powers, limitations, and obligations of such tribes. The Bureau of Indian Affairs has continued the practice of listing Alaska Native entities separately solely for the purpose of facilitating identification and given the number and complexity of native entities.
3. **Regional Corporation (for profit):** Twelve native regional corporations were established for Alaska Natives under ANCSA. A thirteenth corporation was established to represent non-resident natives. These corporations are for-profit organizations and hold title to the sub-surface rights of 40 million acres of Alaska land. The regions are in general ethnically homogeneous.
4. **Regional, Private Non-profit Corporations:** These regional non-profits are incorporated within the State of Alaska and are also organized to meet the Federal requirements of the Indian Self-Determination and Education Assistance Act (Public Law 93-638) ("ISDEA"), 1975. This legislation authorizes the Secretaries of the Department of the Interior and the Department of Health and

Individual Assistance to contract with tribes to operate Federal programs. As non-profit corporations, they are eligible to contract with the State of Alaska for grant programs. They are able to function as consortiums of native village governments by virtue of tribal resolutions passed by their constituent village IRA or Traditional Councils.

5. **Village Corporation:** Each ANCSA-designated native village corporation was given land based upon a population formula. When village corporations were established they could elect to be either for profit or non-profit. All village corporations in Alaska chose to be for profit. City governments obtain some or most of their land through conveyance from the village corporation.

# **APPENDIX A**

# **DEFINITIONS**

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**Affected Structure:** A dwelling that received some damage to structure and contents but is habitable without repairs.

**Applicant:** An individual or family who submits an application or request for assistance under the Disaster Relief Act.

**Basement:** Any area of a building that has its floor sub-grade (below ground) on all sides.

**Community:** A political entity that has the authority to adopt and enforce floodplain ordinances for the area under its jurisdiction. In most cases, the community is an incorporated city, township, or village or unincorporated area of a county. However, certain states may have land use authorities that vary from this.

**Contiguous:** Connected throughout in an unbroken sequence along a boundary.

**Coverage (Insurance):** The insurance purchased against specific losses provided for under the terms of a policy of insurance.

**Damage Assessment:** The appraisal or determination of the actual effects on human, economic, and natural resources resulting from human-made or natural disasters.

**Deductible:** For any loss covered by insurance, the deductible is the fixed dollar amount or percentage, which is borne by the insured prior to the insurer's liability.

**Destroyed:** A facility or structure that received severe damage and is no longer technically or economically repairable.

**Disaster Unemployment Assistance (DUA):** Assistance for persons who have become unemployed as a result of the disaster and who do not qualify for normal unemployment assistance.

**Door-to-Door Survey:** Survey used when very specific information is needed. The teams knock on almost every door in the affected area and record specific information, i.e., address, insurance coverage, income, degree of damage, etc. This is the most time-consuming, but also the most accurate method of damage survey.

**Economic Injury Disaster Loans (EIDL):** SBA Loans for businesses that have, or will, lose income as a result of the disaster.

**Eligible Community or Participating Community:** A community for which the Federal Insurance Administrator has authorized the sale of flood insurance under the National Flood Insurance Program (NFIP).

**Emergency Operating Center (EOC):** The protected site from which civil government officials (municipal, county, State and Federal) exercise direction and control in an emergency. Voluntary agencies such as ARC and VOAD's may also have a liaison present in the EOC.

**Emergency Operations Plan (EOP):** A document that describes actions to be taken in the event of natural disasters, technological accidents, or nuclear attack. It identifies authorities, relationships, and the actions taken by whom, what, when, and where, based on predetermined assumptions, objectives, and existing capabilities.

**Federal Coordinating Officer (FCO):** The person appointed by the President to coordinate Federal assistance in an emergency or a major disaster.

**Federal Disaster Assistance:** Aid to disaster victims or local or State governments by Federal agencies under provisions of the Disaster Relief Act of 1974, as amended.

**Flash Flood:** A situation in which rainfall is so intense and severe and runoff so rapid that recording stream stages and other information in time to forecast a flood condition is not possible.

**Flood:** A general and temporary condition of partial or complete inundation of normally dry land areas from the following:

- Overflow of inland or tidal waters
- Unusual or rapid accumulation of runoff of surface waters
- Mudslides/mudflows caused by accumulation of waters.

**Flood Insurance Rate Map (FIRM):** An official map of a community on which the Federal Insurance Administration (FIA) has delineated the area in which flood insurance may be sold under the regular National Flood Insurance Program (NFIP) and the actuarial zones applicable to such area.

**Habitable Residence:** A living unit that has sustained minor or no damage and is safe, sanitary, secure, and suitable for dwelling.

**Inaccessible:** Residence is not accessible by normal means, due to road closure as a result of the disaster (e.g., the bridge is out, the road is covered by water, the road is impassable due to a landslide or some other type of soil erosion, etc.).

**Joint Damage Assessment:** An assessment of the impact of a disaster by a team of Federal, State and local representatives.

**Major Damage:** A structure that has received substantial damage and will require considerable time to repair but is technically and economically feasible to repair. (See Section II for expanded definition.)

**Minimal Repairs (Disaster):** The necessary repairs authorized to quickly repair or restore to a habitable condition that portion of the essential living area of an owner-occupied primary residence that was damaged as a result of the disaster. (See Section II for expanded definition.)

**Minor Damage:** A structure that has received such damage that it is no longer usable for its basic purpose but can be easily repaired and made useable in a short time. (See Section II for expanded definition.)

**Mission:** The task, together with its purpose, clearly indicating the action to be taken and the reason for doing it.

**Mission Assignment (MA):** A work order or request for performance of work issued by the Regional Director, Associate Director, or Director to a Federal agency directing completion by that agency of specified tasks and citing funding, other managerial controls, or guidance.

**Mitigation:** Those activities designed to alleviate the effects of a major disaster or emergency or long-term activities to minimize adverse effects of future disasters in affected areas. It is any effective measure that will reduce the potential for damage to a facility from a disaster.

**National Emergency Management System (NEMS):** The FEMA NEMS is the mechanism for gathering, processing, and exchanging information in support of the emergency management community at the local, State, regional, and Federal levels of government. It consists of the physical facilities, telecommunications, and information systems required for FEMA's vital management mission. Information is the key commodity of the government, in all types of emergencies, in all time phases, and throughout the entire range of mitigation, preparedness, response, and recovery functions.

**National Emergency Management Information System (NEMIS):** An integrated database system, providing local processing support for Readiness, Response and Recovery programs in DFOs and at permanent Regional Offices. NEMIS includes separate but integrated modules for individual, public and hazard mitigation assistance programs, as well as program support activities for management and coordination. Processing for the Disaster Housing Program takes place at the National Processing Service Centers using NEMIS.

**One-Hundred Year (100-Year) Floodplain:** The land area adjoining a river, stream, lake, or ocean which is inundated by the 100 year flood, also referred to as a flood having a 1% chance of occurring in any given year. The 100-year flood is the regulatory (base) flood under the NFIP.

**Private Nonprofit Organization:** Any non-governmental agency or entity that currently has:

- An effective ruling letter from the U.S. Internal Revenue Service, granting tax exemption under Section 501 ©, (d), or (e) of the Internal Revenue Code of 1954.
- Satisfactory evidence from the State that the non-revenue producing organization or entity is a nonprofit one organized or doing business under the State law.

**Public Law 93-288:** As amended, (the Stafford Act) - the executive orders, regulations, policies, and established procedures governing the various Federal disaster assistance programs.

**Recovery Plan:** A plan developed by the State, with possible Federal assistance, to restore the affected area to its pre-event condition, wherever practical.

**Small Business Administration (SBA):** An agency, which, in times of disaster, provides loans for disaster-related damage at lower than market rate for:

Home Repair/Rebuilding  
Business Rebuilding  
Personal Property Loss  
Economic Injury Disaster Loans.

**Structure:** A structure is a walled and roofed building, other than a gas or liquid storage tank, which is principally above ground and is affixed to a permanent site, including a manufactured home on a permanent foundation. This include buildings under construction, alteration, or repair, but does not include building materials or supplies intended for use in such construction, alteration, or repair unless such materials or supplies are within an enclosed building on the premises.

**Substantial Damage:** Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred.

**Uninhabitable Residence:** A dwelling that has sustained such damages that it is not safe, sanitary, nor fit to occupy.

**Voluntary Agency Liaison (VAL):** An individual who coordinates with the volunteer sector to determine the impact on homes and residents in the community and who also is responsible for gathering information on the number of shelter sites, feeding sites, deaths, injuries, and illnesses.

**Volunteer:** A person who assumes responsibility for performing a task for which no salary is received.

**Volunteer Organization:** Any chartered or duly recognized tax-exempt local, State or National organization or group which has provided or may provide needed services to local and/or State governments, or individuals in coping with a disaster.

**Windshield Survey:** The most common approach used in conducting a PDA. The teams record damage while driving through the affected areas, periodically stopping to conduct interviews with disaster victims to establish benchmarks for insurance coverage, degree of damage, etc. This process is repeated street by street.

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# **APPENDIX B**

# **INSTRUCTIONS FOR PDA EXCEL PROCESS**

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## **INSTRUCTIONS FOR COMPLETING PDA FORMS AND MICROSOFT EXCEL SPREADSHEET**

### **A. RESPONSIBILITIES OF PDA SURVEY TEAM**

The PDA team consisting of FEMA IA, SBA, State and/or local representatives reports to the assigned location as determined by the State and the IA PDA team leader.

Team assignments are made and teams are given instructions and dispatched to perform the PDA. They are also given daily instructions on call-in procedures. The PDA team will use the following forms:

- PDA Field Forms to collect the data
- Excel PDA Process for NEMIS

The FEMA/State PDA is primarily an assessment of probable assistance under the Housing Assistance Program. The PDA will estimate program requirements for the Housing Assistance and Other Needs Assistance Programs.

Likewise, a PDA by the SBA or the ARC is an assessment of probable activity for their respective programs. These agencies and FEMA generate different assessment figures for the same damages because their programs (and probable assistance) differ.

### **B. PDA FIELD FORM INSTRUCTIONS**

#### **1. General Instructions (Heading)**

Complete the heading for each page used. It is particularly important to show the name of the city or town (or nearest town), county, State, type of disaster, the date of assessment and the assessment team members' last names. This allows for clarification of data collected. Number the page in the space provided in the upper right hand corner and at the end of the assessment of that particular area, indicate the total number of pages you have.

When applicable, teams may need to mark off areas assessed and sub-divide their assigned sector into sub-sectors. Each of these should bear a number symbol and be shown on the team map. The appropriate sub-sector symbol conveying the area assessed for a given page should also be shown in this space.

#### **2. Specific Instructions (Body of Form)**

Only the white boxes on the form need to be filled. If any area is 'grayed' out, nothing needs to be entered into it.

Use stroke marks, placed in the appropriate boxes, to indicate the type of home: single, multi or mobile. If a home has been identified as being a Secondary Residence, the stroke mark would appear on that line. The stroke marks should be placed in the

corresponding box to indicate degree of damage (affected, minor, major or destroyed) and identify whether it is a renter or homeowner.

### **3. Home**

**Owner**—The majority of the homes in middle- or upper-income neighborhoods are owner occupied, as are most rural homes with the exception of tenant farmers. Inquiry should be made where co-op or condominium ownership appears likely in complexes and multi-family buildings.

**Renter**—Units in a multi-family complex most often will be rentals. Mobile-home parks are often a mix of rentals and owners. Tenant farmers will usually fall into this category.

—A tick mark made in a box on the Owner or Renter line will always be a Primary Residence. A primary residence is the main home of the occupants for most of the year. Urban, suburban and most rural homes are usually “primary” residences. Good judgment should be used, e.g., a house vacant before the disaster should not be included.

—Likewise, a tick mark made on the Secondary line will indicate a weekend or vacation home. For example, if the property is near a beach, lake, or ski resort, and not near a job market area, it is likely to be a secondary residence. Observation of the living conditions (e.g., flower garden, yard equipment, and number and condition of cars) and upkeep of the property, may give a good impression of whether the residence is primary or secondary. If a large number of houses are under consideration, you may wish to make inquiries at a nearby store or service station.

### **4. Type of Structure**

The following are the most common dwelling types that are routinely recorded: single family, multiple family, and mobile home. Any building, condominium, or complex with two or more living units is multi-family.

It is important to identify the type of residence being surveyed as assistance may differ for each type (e.g., damage to a single family home may result in a home repair and rental assistance, for a mobile home it may result in rental and replacement assistance, and in a multiple family unit it may result in rental assistance). These differences could be due to construction type (single family homes are often easily repaired while mobile homes may be less cost-effective to repair).

## 5. Insurance

**Acquiring insurance information is important in determining probable assistance. Local officials can usually give you an idea of types of insurance and how many homes may have coverage. Information on how to record insurance information should be addressed during the pre-briefing on a disaster-by-disaster basis, as there are many variables to consider. Some of the more common insurance issues are:**

- Mobile home insurance policies may or may not cover flood damage. However, the Additional Living Expense (ALE) coverage is insufficient to address the homeowners lodging needs. Therefore, disregard ALE coverage for MH insurance policies when calculating Probable Assistance. Earthquake deductibles can be as much as 20%; on a \$500,000 home 20% equates to a \$100,000 deductible.
- Severe storm and flooding damage on a typical home can result in overlap of covered items.

In filling out the insurance portion of the form, we are looking for a best estimate of the percentage of damaged homes that are insured. It is important to consider the type of damage versus the type of insurance. To be considered insured, there must be insurance to cover that particular peril. Example: If a home has flood damage and Homeowners Insurance but no Flood Insurance, it is **not** considered insured for our purposes. Usually, local officials will be able to give some indication of insureds. Also, if you have an opportunity to speak with any homeowner as you conduct the survey, they may give you an idea about how many of their neighbors are insured. Usually, in newer communities, where most of the homes will have mortgages, the bank will require the homeowner to carry insurance.

**TABLE B-1. Matrix for Determining When Insurance Coverage Meets the Housing Need.**

		Degree of Damage							
		Affected		Minor		Major		Destroyed	
Occupancy	Cause of Damage / Ins Type	HO	FL	HO	FL	HO	FL	HO	FL
Owner	Wind with HO Ins	O		O		O		O	
Renter	Wind with HO Ins	R		R		R		R	
Owner	Flood with FL Ins		O		O		*		*
Renter	Flood with FL Ins		R		*		*		*
Owner	Wind with MH Ins	O		O		O		O	
Renter	Wind with MH Ins	R		R		R		R	
Owner	Flood with MH Ins		O		O		*		*
Renter	Flood with MH Ins		R		*		*		*

\*Flood Insurance policies do not include Additional Living Expense (ALE) and Mobile Home Insurance policies typically do not have sufficient ALE to cover expenses when the home cannot be lived in. For the degree of damage (major or destroyed), neither flood insurance nor mobile home insurance will meet the occupants housing need. When conducting the PDA, ***DO NOT mark insurance when insurance does not meet the housing need.*** The Probable Assistance for owners/renters with flood insurance or mobile home insurance who suffered major or destroyed damage will be marked for Rental Assistance. The Probable Assistance for renters with flood insurance or mobile home insurance with minor damage will also be marked for Rental Assistance.

## 6. Low Income

—Low income %: Here, once again, best estimates must be used. Local officials, demographics, etc., may be helpful in making a determination. The SBA minimum income threshold can be used as a benchmark. The percentage entered in this column will correspond to the number of homes identified in the single, multi and mobile home columns.

## 7. Degree of Damage Definitions

Affected-Home has sustained some damage but is habitable.

Minor-Could include water in basement, damage to utilities. Home can be expected to be repaired within 30 days.

Major-Would be significant damage but capable of being repaired. Probably will take more than 30 days to repair and may be as long as 90 days.

Destroyed-a structure that is economically unfeasible to repair. Home may be off the foundation, basement walls may have collapsed, total failure of all major systems in the home.

## **8. Inaccessible**

The residence is inaccessible by normal means and the structure cannot be inspected (please note—if this column is used no entry in any other category of damage can be made). Generally, inaccessibility is due to road closures as a result of the disaster (e.g., the bridge is out, the road is covered by water, the road is impassable due to a landslide or some other type of soil erosion, etc.).

## **9. Roads and Bridges**

Indicate the number of roads that are impassable. In the second box, indicate the total number of households that are impacted by these roads.

## **10. Utilities**

On the utilities line, indicate how many households are currently without power. The local officials accompanying your team in the field will be able to give you some idea of how many are without electric. In the second box, give a date for estimate of restoration of power to these households.

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# **APPENDIX C**

## **PDA EXCEL PROCESS FOR DETERMINING PROBABLY ASSISTANCE**

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**The Excel worksheet contains five tabs labeled as follows:**

**1) Instructions**

This tab contains the instructions for entering all the data on the remaining tabs of the spreadsheet.

**2) Setup**

This information must be filled in prior to the addition of any PDA results. You will need to know the average Fair Market Rental rate, the number of months rent to be awarded to renters, the CPI adjusted maximum home repair grant and replacement assistance and the average and maximum “E” grants. These fields contain the numbers on which probable assistance determinations can be made.

**3) PDA Field Form**

This form is used by the PDA survey teams in the field who will enter data manually to record the damage they have seen. Print hard copies of this form to distribute to the PDA team members. Instructions for filling out this form are contained within this SOP and on the reverse of the form. Disaster specific guidance should be given prior to sending staff to field. Use this form to manually enter and calculate page sub totals to get area tally.

**4) Local Totals**

This tab is used to enter the data from the above referenced Field Form. Enter the information exactly as it appears on the manually filled out form. Example: If three municipalities have been visited in Johnson County, enter each completed municipality on a separate line. This is the only tab in which data needs to be entered. All the subsequent tabs will auto fill based on these entries.

**5) County Totals**

This tab will give the tallies for all the homes recorded by the PDA team in the field in that particular county. It will auto fill based on the entries in the Local Totals tab.

**6) State Totals**

Click on this tab to view the state totals that have auto-filled from the county totals.

**7) Program Costs**

The final tab calculates the dollar estimates for the Regional Summary and Recommendation based on figures fed into the original Setup. At your discretion, the default dollar amounts in red may be changed.

**Sample Tab 2:**

<b>Setup</b>	
<b>Number of Months that will be provided to Renters:</b>	<input type="text" value="2"/>
<b>Average Home Repair Grant:</b>	<input type="text" value="\$ 3,500.00"/>
<b>Average "E" Grant:</b>	<input type="text" value="\$ 2,500.00"/>
<b>Fair Market Rental Rate:</b>	<input type="text" value="\$900"/>
<b>Max Home Repair Assistance:</b>	<input type="text" value="\$ 5,000.00"/>
<b>Replacement</b>	<input type="text" value="\$ 5,000.00"/>
<b>Max Rental Assistance:</b>	<input type="text" value="\$ 5,000.00"/>
<b>Max "E" Assistance:</b>	<input type="text" value="\$15,000.00"/>

State		County		PDA Date						
Incident Type		Area / Municipality		Page #		Of Total Page #				
PDA Team		STATE								
FEMA		STATE								
SBA		HM / LOCAL / OTHER								
		SINGLE FAMILY	MULTI-FAMILY	MOBILE HOME	Total Damaged	% Owner	% FL Inc	% MO Inc	% Loss Income	Number Inhabitable
AFFECTED	OWNER									
	RENTER									
	Secondary:									
MINOR	OWNER									
	RENTER									
	Secondary:									
MAJOR	OWNER									
	RENTER									
	Secondary:									
DESTROYED	OWNER									
	RENTER									
	Secondary:									
<b>TOTAL PRIMARY</b>										
TOTAL SECONDARY										
TOTAL (incl. Secondary)										
<b>ROADS / BRIDGES</b>		Number of Roads / Bridges Damaged		Number of Households Impacted						
<b>UTILITIES</b>		Number of Households Without Utilities		Estimated Date for Utilities Restoration						
<b>Comments</b>										

K: PDA Manual Field Form - Version 1.0304

Figure C-2 Sample Field Form

## INSTRUCTIONS FOR FILLING OUT PDA FIELD FORM

1. Fill in all the information about the PDA team at the top of the form: State, County, Municipality, Date, and Incident Type. Put names of all participants in their respective boxes. Enter the page number and at the end of the day, tally the pages and put the total on all pages.
2. It is only necessary to fill in the white spaces. Shaded blocks will be used by the Region.
3. As you view a dwelling, note if it is single family, mobile home or multi-family. Then, determine the degree of damage. Enter a stroke mark in the appropriate box. (i.e., multi-family with 3 units, having minor damages, you would put 3 marks in the center column, under Multi-Family on the Renter line.  
**Destroyed**-Structures are economically unfeasible to repair. They are either off their foundations, all major systems destroyed, and/or permanently uninhabitable.  
**Major**-Substantial failure of structural elements of the home. Damage might include foundation wall collapse, damage to all major systems, 4' of water in a flood disaster on the first floor. It is important to note that this home is repairable even though it has sustained major damages.  
**Minor**-This is probably the most prevalent type damage. Furnace or hot water heater may sustain some damage. Windows or doors might be blown out. Usually can be repaired within 30 days.  
**Affected**-These will be homes that sustained some very minor damages but are still habitable without making repairs.
4. On the same line, moving to the right, fill in your best estimate of the percent of homes counted on that line with insurance that will cover their damages, either Flood or Homeowners, or both. Do **NOT** count a home as insured unless the particular peril is covered under that type of insurance.) It is not necessary to fill in Flood Insurance percentages if no flooding is involved with the disaster. The Municipal Officials traveling with you should be able to give you some guidance on amount of insureds
5. The next column will identify the percentage of residents on that line who are of low income. Types of homes, vehicles in drives should help in this determination. Again, the municipal official with you can help.
6. The last column on the right identifies the number of homes that are inaccessible. You will probably have to rely on the local official to help you with this since you will not be able to access them, either.
7. If you come across any damaged/inaccessible roads or bridges, place the number of roads in the box alongside Roads & Bridges and the number of households affected on the same line in the box to it's right. Once again, rely on local officials to tell you approximately how many homes are accessed by these roads.
8. Next to Utilities, enter the number of households without utilities and in the column to the right, enter the estimated date for restoration. Once again, rely on the local officials to help you with this information.
9. *Comments-As you do your PDA, be mindful of other information that might help. Examples of this would be identifying any areas where they had deaths, Nursing or Group homes that had to be evacuated or any other unique situations. Major businesses forced to shut down, loss of vehicles, communities where little English is spoken and where we may need interpreters.*

10. At the end of the day, tally up each box on each sheet individually. Then, add up all the pages and create one final tally sheet. On it, you will place the tallies of all the sheets from one day that are within the same area or community. These are the numbers you will call into the PDA Coordinator.

**Tab 5:  
DOLLAR ESTIMATES**

**Tab 4:  
Local Totals**

**Tab 3:  
COUNTY SUMMARY**

**Software currently under revision—to be completed**

**NOTE: At this time, we are not utilizing the NEMIS Streamline process; however, the spreadsheets described above are capable of being utilized with NEMIS at some future date.**

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# **APPENDIX D**

**To be developed**

# **APPENDIX E**

# **INTERNET RESOURCES**

## INTERNET RESOURCES

### Census Data (Population Profile and Economic Data)

U.S. Census Bureau <http://www.census.gov>  
Government Information Sharing Project <http://govinfo.kerr.orst.edu>

### Unemployment Data and Average Price Data

Bureau of Labor Statistics <http://www.bls.gov/data/>

### Weather Information

Federal Emergency Management Agency <http://www.fema.gov>  
National Weather Service [www.nws.noaa.gov](http://www.nws.noaa.gov)  
The Weather Channel <http://www.weather.com/>  
Cable News Network <http://www.cnn.com>

### Earthquake Data

National Earthquake Information Center <http://www.neic.cr.usgs.gov>

### Insurance Information

American Insurance Association <http://www.aiadc.org> -- provides links to State Insurance Commission web sites for determining geographic coverage, reporting fraud, etc.  
Consumer Insurance Guide <http://www.insure.com> -- excellent source for facts about insurance coverage, ratings, telephone numbers for filing claims, and other insurance information by State

### Disaster Information

Federal Emergency Management Agency <http://www.fema.gov>  
Disaster Relief <http://www.disasterrelief.org>  
Government disaster information <http://www.disasterhelp.gov>  
Extreme Weather Sourcebook: <http://www.sciencepolicy.colorado.edu/pielke/>  
Discovery Online <http://www.discovery.com>

# **APPENDIX F**

## **SAMPLE LETTERS and NEMIS DATA ENTRY PROCEDURES**

## SAMPLE REGIONAL DISASTER SUMMARY FOR MAJOR DISASTER REQUESTS (On FEMA Letterhead)

Date:

**MEMORANDUM FOR:** Assistant Director  
Readiness, Response and Recovery Directorate

**ATTENTION:** Deputy Associate Director

**FROM:** Regional Director  
FEMA Region //

**SUBJECT:** Regional Disaster Summary:  
State of //

**DATE OF REQUEST:**  
Input in Declaration module, Incident Tab, Type dropdown and Secondary Incident Types sub-tab

**DISASTER:**

Severe Storms and Floods

Input in Declaration module, Declaration Request Tab, Request Date field

**INCIDENT:**

June 10, 1999 and 0

Input in Declarations module, Regional Analysis Tab, Incident Period radio button.

#### IV. LOCATIONS:

Harkin, Jackson,

Input in Declarations module, Regional Analysis Tab, Recommended Area sub-tab

Brown, Carter, Evans, Franklin, Gibson,

Mason and Opal Counties.

Lester, Martin,

#### V. GENERAL INFORMATION:

##### A. Overview of Event:

A storm system accompanied by heavy rainfall moved through southern Alabama during the evening of June 10, 1999. The National Weather Service issued a warning for the eastern portion of the State. The powerful line of thunderstorms caused flooding causing extensive damage to homes, businesses, and

Six (6) shelters have been established. Three (3) are open in the most seriously impacted county. Significant access and egress problems caused by washouts and debris on roads. The State Department of Transportation reported 10 bridges severely damaged with another 32 closed by flooding. There were 10 confirmed deaths attributed to the storms. The areas impacted are economically depressed, have a high unemployment rate, and with many elderly people. In some areas have not receded and flooding problems are expected to last several days.

Enter this information to Incident Activity Manager, Incident Tab, and Narratives sub-tab, Description radio button. In addition to the information that was entered for the incident description in Incident Activity Manager, additional information can be entered on the Overview of Event sub-tab in the Regional Summary. This information is not updated if the information on Description changes in Incident Activity Manager.

##### B. Method of FEMA Damage Assessment:

On June 16, 1999, the State requested a joint Preliminary Damage Assessment. From June 18-21, 1999, four Federal/State Individual Assistance PDA teams requested by the State. Teams were comprised of FEMA, SBA, State, and local staff coordinated with county and municipal officials with the State staff coordinated with county and municipal officials with the State arrangements for the survey. All data, unless otherwise noted, are based on observation by the assessment teams.

Enter this information to the PDA General tab, Narrative sub tab.

The PDA teams surveyed a total of 3,273 primary homes within the 11 counties. Identification of primary/secondary residences, flood insurance status, income levels and elderly/handicapped residents were provided by the residents. County tax assessors acted as local representatives and provided information on the value of homes and cost estimates for repairs.

From June 18-23, 1999, four teams conducted the Public Assistance field inspections. Each team consisted of representatives from FEMA, State, and the NRCS along with local government officials. All areas identified by State and local officials, and included in the Governor's request, were inspected.

FEMA, State and local Hazard Mitigation teams identified several potential hazard mitigation opportunities. The teams also identified several areas where previous mitigation projects lessened the damage.

### IMPACT ON INDIVIDUALS:

NOTE: Provide the following information, which is required, even if the Governor is requesting Public Assistance only.

- A. Casualties: 2 deaths, 31 injuries, and 0 missing
- B. Emergency Needs:
  - Mass shelters: Initial Number 6 Current Number 0
  - Individuals Sheltered: Initial Number 547 Current Number 0

A & B are reflected in PDA, Individual Assistance Tab, State Summary tab, Statistics sub-tab. The State level Statistics are a rollup of Area Summary data input.

#### C. Health and safety problems:

Some of the individuals/families elected to stay in their homes. Others are staying with family or friends. No isolation problems reported.

The Health & Safety narratives should be entered in PDA, Individual Assistance tab, State Summary sub-tab, Narratives sub-tab.

The majority of the homes affected by flooding have well tanks. Contamination will be a major problem as people return to homes. Well tanks have floated away from homes in the affected area.

The water and sewer system in Franklin County was also affected. The health department has issued a "boil water" notice to the citizens of the town Galesville. The National Guard is currently providing potable water.

Response activities of disaster relief organizations and State and local governments:

On June 10, 1999, Governor Gray directed the execution of the State Emergency Plan and declared a State of emergency for the affected areas. The Governor also activated the State National Guard on June 10, 1999, to assist with emergency response activities.

The American Red Cross (ARC) opened six shelters, housing 547 individuals. ARC has 274 open cases. There are two service centers open at this time. All shelters are now closed. Other volunteer agencies, including the Southern Baptist Convention and the Salvation Army are supporting the State and local governments in their efforts to meet emergency needs.

Other state agencies assisted in road closures, traffic control, damage assessment, dam assessments, water testing and agricultural assessments. Local and county jurisdictions and emergency response organizations were involved in rescues, road closures, damage assessments, debris removal, emergency medical response.

Rural Electric and State Electric worked to restore service to their customers in the affected areas. Services were restored to all but a few isolated customers within four days.

**Percent of Low-Income Families Affected; Elderly Population; Insurance; Unemployment**

The percentage of low-income families is 70 percent. These estimates were derived from field observations, input from State and local officials, and information from

The elderly population (age 62+) was heavily impacted with the 10 percent of the population). The lowest population of elderly was 10 percent. Overall, the elderly population represents 24 percent of the event.

**The percentage is a calculated field based on PDA data. Any narrative is entered in Declarations, Regional Summary tab, Impact on Individuals sub-tab, for the Low Income Families Affected radio button.**

The majority of those with flood insurance had coverage for the dwelling. Of the 3,273 primary homes inspected includes 3,136 single-family homes and 36 multi-family units.

The unemployment rate in the affected areas is 10%, which is higher than the State average of 4.5% unemployed.

**Degree of Residential Damage (FEMA):**

County	Destroyed	Major	Minor	Affected	Total	%
Brown	1	10	126	45		
Carter	0	4	312	87		
Evans	4	3	156	51		
Franklin	41	502	485	239	1,267	100
Goode	34	32	64	139	269	100
Harkin	3	5	100	149	257	100
Jackson	7	5	11	44	67	100

**This table is populated from PDA data. Any narrative is entered in Declarations, Regional Summary tab, Impact on Individuals sub-tab, Degree of Residential Damage radio button.**

Lester	0	0	8	3	11	100	12
Martin	3	18	44	25	90	80	0
Mason	5	60	142	68	275	90	9
Opal	9	3	28	198	238	95	6
<b>TOTAL</b>	<b>107</b>	<b>642</b>	<b>1,476</b>	<b>1,048</b>	<b>3,273</b>	<b>92%</b>	<b>5%</b>

**D. Other Significant Program Needs:**

The PDA team identified a need for the Disaster Unemployment closure of several manufacturing plants in the affected area and losses as a result of this event. Further evaluation of Governor Gray Counseling program should be done. There is no requirement for the re

This is entered in Declarations, Regional Summary tab, Impact on Individuals sub-tab, Other Significant Programs Needed radio button.

**IMPACT ON PUBLIC FACILITIES:**

**Impact of Damage by Category:**

Category A: Debris removal consists primarily of clearing debris from streams at bridge structures. Debris removal of flood-damaged personal property set at the city was also cleared from city parks.

This information entered in Declarations, Regional Summary tab, Impact on Public Facilities sub-tab, from the Category A radio button.

flush debris from and/or disposal of debris. Flood debris

Category B: Costs have been incurred by some affected entities for emergency pumping, and other pro

This information is entered in Declarations, Regional Summary tab, Impact on Public Facilities sub-tab, from the Category B radio button.

Category C: The most significant damage to public facilities where the flood caused erosion. Damages to bridges in several counties involve the replacement of bridge material. Some culverts also experienced

This information is entered in Declarations, Regional Summary tab, Impact on Public Facilities sub-tab, from the Category C radio button.

ent will be to bridge with gravel or bituminous

Category D: Significant damages received in this category of drainage districts were im

This information is entered in Declarations, Regional Summary tab, Impact on Public Facilities sub-tab, from the Category D radio button.

Category E: Public buildings and contents of damage

This information is entered in Declarations, Regional Summary tab, Impact on Public Facilities sub-tab, from the Category E radio button.

Category F: Costs associated with the restoration of damaged sewer treatment facilities and water distribution lines from: damaged sewer treatment facilities and water distribution lines. Customers were without power for several hours. Ninety million restored with the exception of

This information is entered in Declarations, Regional Summary tab, Impact on Public Facilities sub-tab, from the Category F radio button.

Category G: Costs associated with the restoration of park facilities.

This information is entered in Declarations, Regional Summary tab, Impact on Public Facilities sub-tab, from the Category G radio button.

**Damage to Facilities Under Other Federal Agencies**

This information is entered in Declarations, Regional Summary tab, Impact on Public Facilities sub-tab, from the Other Federal Agency radio button.

NRCS has identified a number of projects where damage from the flooding event is their responsibility. The COE will be responsible for repairing the levee in Gainsburg (Lester County). A number of damaged sites were on Federal aid roads and are the responsibility of the Federal Highway Administration.

Public Assistance Spreadsheet: Refer to PDA Public Assistance Cost Summary for (State) in NEMIS.

## SAMPLE REGIONAL ANALYSIS AND RECOMMENDATION FOR MAJOR DISASTER REQUESTS

(On FEMA Letterhead)

Date:

**MEMORANDUM FOR:** Assistant Director  
Readiness, Response and Recovery Directorate

**ATTENTION:** Deputy Associate Director

**FROM:** Regional Director  
FEMA Region //

**SUBJECT:** Regional Analysis and Recommendations,  
State of ///

**I. TYPE OF DISASTER:** Severe Storms and Flooding

**II. INCIDENT PERIOD:** June 10, 1999 and Conti

This is entered in  
Declarations, Regional  
Analysis tab, Narratives  
sub-tab, Incident Period  
radio button.

Governor Gray states in his request that the incident began on or before the date of the situation reports submitted by local officials indicating that heavy precipitation fell on the State and initiated damages which are continuing at the present time. The first situation report submitted by the State was dated May 9, 1999, which identified damages and impacts in four counties as a result of severe storms and heavy rainfall. None of the counties listed in the Governor's request were impacted or listed in the May situation report. A preliminary damage assessment for that event was not requested. The information that we requested and obtained from the National Weather Service indicates June 10, 1999, as the date the storm system impacted the 11 southwestern counties included in the Governor's request. Based on the NWS information and as verified during the PDA, we recommend that the incident period begin on June 10, 1999. Heavy rainfall and flooding is continuing.

### III. DISCUSSION:

#### GENERAL:

This information is  
entered on the Analysis  
after the document is  
compiled and saved as a  
Word document.

request dated June 24, 1999 satisfies the various statutory and regulatory requirements of the Federal Emergency Management Act, Public Law 93-288, as amended. The Governor has requested a major disaster declaration of the Individual Assistance, Public Assistance and Hazard Mitigation Programs for 11 affected counties and has certified that the State and local governments will assume all applicable non-Federal share of costs.

State, county, and local jurisdictions and emergency response organizations were involved in

evacuations, road closures, damage assessments, debris removal, law enforcement, security, emergency road repairs and emergency medical response.

Significant flooding in homes was common in 10 of the 11 requested counties. The majority of homeowners and renters do not have insurance for flood or sewage backup damage. Voluntary agencies responding include the ARC, Salvation Army, Southern Baptist Convention, and other local church groups. These agencies have provided shelter, food, clothing, and clean-up kits. The ARC opened six shelters, housing a total of 547. No individuals remain sheltered.

During the past 12 months the State of // was granted one major disaster declaration, FEMA-////-DR, and one emergency declaration, FEMA-////-EM. FEMA-////-DR was declared on July 4, 1998 as a result of severe storms and flooding. FEMA-////-EM was declared on January 25, 1999 for a severe winter storm that included several of the same counties affected by this event (Brown, Harkin, and Jackson Counties). There were two other flooding incidents that occurred this past year in which the State did not seek supplemental Federal assistance but managed the response and recovery with its own resources.

**INDIVIDUAL ASSISTANCE:**

Estimated Housing Requirements:

**This table is auto-filled from data input during the PDA process. If adjustments to the auto-generated data are required, remember to make the changes in the Word document after compilation of the document.**

Number	Average Cost	Total Cost
1,318	\$2,700	\$3,558,600
669	\$1,500	\$1,003,500
50	\$1,000	\$ 50,000
0	\$ 0	\$ 0
2,037		\$4,612,100

The j [redacted] a total of 3,273 primary homes in the 11 counties requested by Governor Gray. Cost estimates and type of assistance are based on the nature of damages, water levels, length of time flooded, insurance coverage and the value of the structures. Estimates were derived on the basis of rental assistance for major damaged/destroyed dwellings and home repair for minor damaged dwellings.

The individuals affected by the flooding were for the most part low and fixed income with a high percentage of elderly. Approximately five percent of those affected had flood insurance, primarily for structure coverage. Water depths in residences range from 1 inch to 8 feet in basements and 1 inch to 3 feet on first floors. On an average, there was about five feet of water in basements, causing foundation damage. The structures that did not have collapsed foundation walls have sustained heavy cracking and movement. In the majority of the mobile homes, the water reached 2-4 feet, which affected living areas and contents.

**Notes can be added here after the document is compiled and saved as a Word document.**

**Other Needs Assistance Program Estimates:**

	Number	Average Cost	Total Cost
Applicants:	1,709	\$ 2,500	\$4,272,500

The above estimates assume five percent flood insurance overall and the finding that 70 percent of the affected families are low income. Low income and elderly persons owned the majority of homes in the major and destroyed categories. A majority of the mobile home owners are in the low-income bracket and will be prime candidates for significant grants under the ONA program.

Notes can be added here after the document is compiled and saved as a Word document

rogram:

Further evaluation of the Governor's request for the Crisis Counseling program should be done. Several of the impacted communities are rural in nature and have limited capabilities to provide mental health counseling.

Disaster Unemployment Assistance:

- Estimated number of unemployed due to disaster
- Estimated number requiring DUA
- 3. Estimated duration of unemployment (no. of weeks)
- 4. Average weekly benefit amount
- 5. Total program requirement

This table is auto-filled with data from the PDA process on the IA tab, State Summary tab, SBA sub-tab. The SBA State-level Sub-tab is currently populated as a rollup of the Area Tabs.

Narrative is entered in the PDA module, IA Tab, State Summary Tab, DUA sub-tab

...ed on plant closings, number of farms in the affected areas ... reported by the State employment agency. Most of the ... are not covered by regular unemployment insurance.

Small Business Administration:

<u>Estimated No. Loans</u>	<u>Average</u>	<u>Estimated Amount</u>
1. Residential	208	\$ 16,29
2. Business	14	\$ 51,687

This table is auto-filled with data from the PDA process on the IA Tab, State Summary tab, SBA sub-tab. The SBA State-level Subtab is currently populated as a rollup of the Area Tabs.

The SBA found enough damage for an agency declaration. However, because the population is low income, those affected may not be able to show repayment ability for SBA loans. Also, several potential loan applicants may already have loans from previous declarations and may not qualify for this event.

**PUBLIC ASSISTANCE:**

Estimates of PL 93-288 Eligible Assistance

	Amount	Percent
	\$ 49,550	1%
	\$ 102,600	2%
Road Systems	\$ 3,180,660	67%
Water Control Facilities	\$ 94,200	2%
Buildings and Equipment	\$ 8,600	1%
Utilities	\$ 591,400	12%
Other (recreation, etc.)	\$ 718,000	15
Total Stafford Act Assistance	\$ 4,745,010	100%
Federal Share @ 75%	\$ 3,558,757	

This information is entered in Declarations, Regional Analysis tab, Narratives sub-tab, PA Summary radio button. Any input exceeding the character limit is done in the Word document after compilation.

\* Only Federal Share line is adjusted for cost sharing. Administrative costs not included.

U.S. Bureau of the Census 1990 State Population: 2,301,350  
Statewide Per Capita Impact: \$2.06

Impact of Damage by Category:

Category A: Estimated damage in this category is \$49,550 or one percent of the total PDA estimate.

This information is entered in Declarations, Regional Analysis tab, Narratives sub-tab, Category A radio button.

Category B: The estimated damage in this category is \$102,600 or two percent of the total potentially Publicly Assisted damage.

This information is entered in Declarations, Regional Analysis tab, Narratives sub-tab, Category B radio button.

Category C: Approximately 67 percent of the total PA estimate) accounts for damage to roads and bridges. Floodwaters caused erosion and damage to bridges. Repairs to roads involve the replacement of road base with bituminous material. Culverts sustained erosion damage. The County's secondary road and bridge system was the most severely damaged. Approximately 92 percent of the total damage in Franklin County is in Category C. Seven (7) bridges received major damage and damage was identified to 125 roadway washout/culvert sites. None of these damages represent a disruption to critical services. The impact on the county has resulted in numerous detours that will not be resolved without extensive repairs and bridge replacements. Emergency repairs have been made to roads that were temporarily closed. Category C damages for Brown County is estimated at 62 percent of the County's total damages. No bridges were

This information is entered in Declarations, Regional Analysis tab, Narratives sub-tab, Category C radio button.

destroyed; however, 24 bridges sustained significant damage. The PDA team identified 124 damaged roadway washout/culvert sites. Several roads are closed to traffic that involves detours of four to eight miles. Harkin County had damage to 19 roadway/culvert sites. Several roads remain closed that require detours for emergency response. Two (2) bridges sustained major damage. Goode County damages consisted of extensive damage to roads and bridges, which has resulted in numerous detours and inconvenience. No significant impact will result to critical services. Approximately 62 percent of the total damages in Jackson County is to roads and bridges. Although no bridges were destroyed, there were eight bridges that sustained major damage. There were a total of 66 roadway washout culvert sites that sustained considerable damage. The bridges and roadways must be repaired to maintain local and emergency traffic. In Carter County, four bridges were damaged and 16 sites suffered roadway washouts/culvert damage.

Category D: Estimated damage to water control facilities was approximately two percent of the total. The majority of the damages were in the following districts.

This information is entered in Declarations, Regional Analysis tab, Narratives sub-tab, Category D radio button.

Category E: The estimated damage to public buildings was \$8,600 or less than one percent of the total PA estimate.

This information is entered in Declarations, Regional Analysis tab, Narratives sub-tab, Category E radio button.

Category F: The estimated damage to public buildings was \$91,400 or approximately 12 percent of the total. Damage included downed or damaged power lines. The City of Henderson in Franklin County sustained damage to public buildings for an amount of \$173,000. The City of Randolph in Harkin County sustained damage to public buildings for an amount of \$4,800.

This information is entered in Declarations, Regional Analysis tab, Narratives sub-tab, Category F radio button.

Category G: An estimated \$100,000 (one percent) was identified in damage to parks. Several local and state parks were damaged. Damages were to pools and park services and buildings.

This information is entered in Declarations, Regional Analysis tab, Narratives sub-tab, Category G radio button.

## HAZARD MITIGATION

### (1) The status of statewide comprehensive hazard mitigation plan, programs, or strategies:

As part of the response and recovery process to DR-// and amended under DRs // and //, the State produced a Section 409 Hazard Mitigation Plan which covered the various natural and manmade hazards to which the state was exposed. The plan complies with the minimum criteria established by 44 CFR 206.15.

The State's hazard mitigation program primarily consists of the implementation of Section 404 projects for approximately \$28 million in Section 404 Hazard Mitigation projects. Funding has been made available under previous disaster relief acts for completed and unfunded projects. In some communities, these projects have significantly reduced the impact of flooding events.

This information is entered in Declarations, Regional Analysis tab, Narratives sub-tab, HM Summary radio button. There is a character limit of 2000 on this tab. Any input exceeding the character limit is done in the Word document after compilation.

The state has implemented a strategy to require all applicants under the HMGP to complete a local multihazard mitigation plan prior to receiving grant funds. Under this strategy, the state staff has been working directly with communities to complete the plans.

**(2) The status of hazard mitigation plans or plan updates required as a condition of any previous declaration:** The updates to the Section 409 Hazard Mitigation Plan required as a result of DRs // and // were received and approved within the required deadlines.

**(3) The status of any actions which the State or localities agreed to undertake as a condition of past disaster assistance:** The State has an active Section 404 HMGP program. In keeping with the hazard mitigation strategy adopted under DR//, approximately 500 properties have been removed from flood hazard areas within the State. Of the 500, 350 have been acquired and demolished, 100 relocated, and 50 have been elevated.

**(4) The status of any mitigation measures funded under Section 404 of the Stafford Act for any previous declaration:** The financial data listed below indicates the status of Section 404 HMGP activities authorized under the State's two previous disasters:

DR//	Final Locked Ceiling	\$\$\$
	Obligated	\$//
	Approved Projects	//

DR//	Final Locked Ceiling	\$\$\$
	Obligated	\$//
	Approved Projects	//

**(5) The status of any other hazard evaluation and mitigation projects funded under other FEMA or other Federal agency programs:** The State is currently actively working to complete a statewide hazard evaluation through the annual Cooperative Agreement. It is anticipated that this evaluation will be completed within the next year. Other mitigation projects funded under other programs include Community Development Block (CDBG) funds under the Department of Housing and Urban Development, which have been awarded to various communities within the state to conduct floodplain acquisition projects. CDBG projects have been implemented in three other counties.

**(6) An evaluation of the impact of the hazards and any corresponding mitigation issues pertinent to the area for which Federal disaster is being requested:** As a result of the July 7, 1997 policy, HMGP funds are now made available on a statewide basis. This new policy coupled with the fact that HMGP funds may be used for the mitigation of hazards other than that that caused the declaration gives the State great latitude in the application of funds that become available. State staff has indicated that if HMGP funds are made available as a result of this incident, they will be applied to the mitigation priorities previously established to reduce flood damages--namely, acquisition, relocation, and elevation of flood prone structures and protection of critical facilities.

**(7) The extent to which the affected state and localities have integrated mitigation with other planning activities, such as comprehensive land use, growth management, and watershed management plans and strategies:** The State has amended its comprehensive planning legislation to require each locality to prepare, within the next year, a hazards reduction component for their already required growth management plan. Each of the impacted counties currently has made substantial progress on the initial draft of their hazards reduction element, which will strongly influence the location of new development away from vulnerable areas.

**(8) The extent to which the affected State and localities have utilized hazards information made available to them by FEMA, other Federal agencies, or other sources to implement sound mitigation measures and policies:** After the most recent flood disaster, each of the affected counties, in coordination with the State, resolved to use the flood recovery maps that were based on post-flood surveys and incorporated the best-available flood hazard data as a basis for local floodplain management permitting decisions.

(9) Any other hazard evaluation and mitigation information available and considered relevant: The State employs a full time State Hazard Mitigation Officer. Hazard mitigation staff has been working with local communities to encourage them to undertake a hazard mitigation planning effort.

#### IV. CONCLUSIONS

##### Individual Assistance:

The areas affected by the flooding were for the most part low income/fixed income and a high percentage of elderly was identified. The PDA identified approximately five percent of those affected with flood insurance, primarily in the minor damage category. Many homes affected are in sub-grade areas. The majority of homes are in the minor damage category, including mobile homes. Water depths in residences ranged from 1 to 4 feet and 1 inch to 4 feet on first floors.

This information is input in the Declarations, Regional Analysis tab, Conclusions sub-tab. Any additional desired narrative will need to be input in the Word document after it is compiled.

Due to the number of homeowners affected (92%), the majority of assistance requirements are for the minimal repair program (e.g. sub-grade structures with furnace, hot water heaters, and electrical damages). For the majority of homes in the minor damage category habitability could be restored within 7 - 21 days.

The nature of the repairs varied depending on water levels and whether or not the basements were utilized as living areas. For the most part, the PDA teams described the needed repairs as repairs/replacements of the drywall, electrical panels, outlets, and clean/disinfect appliances, including heating and hot water units. A small number of homes had finished basements where more extensive repairs such as flooring and sheet rock would be required. The primary homes in the destroyed and major categories will require more extensive repairs or replacement, as they are mostly mobile homes.

Personal property for ONA consists, for the most part, of replacement of clothing, furniture and appliances. Again, in those few homes with finished basements and those with water on the first floor, the replacement of personal property is more extensive.

Due to the income level of the area, the majority of the victims would not be eligible for SBA disaster loans and do not have resources to pay for the needed repairs or relocation. Without a Presidential major disaster declaration, the needs of this area would not be met by any other programs or agencies.

Public Assistance:

The total potentially eligible Public Assistance program cost is estimated at \$4,745,010, resulting in a statewide per capita impact of \$2.06 based on a population of 2,301,350. The per capita cost per county, depending on population and damage, ranges from \$9.53 to \$102.87. Sixty-seven percent (67%) of the damages occurred to roadways and bridges causing numerous detours and potentially hazardous delays to emergency vehicles. Several bridges were completely destroyed. Bridges on Federal-aid roads were completely destroyed. The Federal Highway Department will be responsible for the repair of the damage at these sites and other sites on Federal-aid roads.

Water and sewer plants in several communities received damages causing a reduction or shutdown of their facilities increasing the threat to public health and safety. Riverbank erosion in several counties must be stabilized in order to protect existing infrastructure.

Other Federal agencies such as the USACE and the NRCS are actively repairing damaged sites for which they are responsible.

Mitigation Division Recommendation:

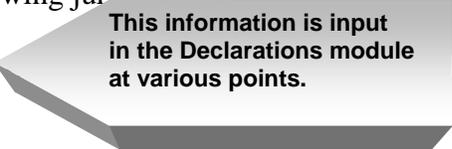
The State has made significant accomplishments with regard to acquisition, relocation, and elevation projects. In addition, the State is highly committed to make further use of HMGP funds for the protection of critical facilities which demonstrates their willingness to implement activities which will have the greatest impact on reducing future disaster damages. In the event of a declaration, we recommend that Section 404 funding be made available.

Concluding Statement:

- The State and local financial commitments are reasonable under the circumstances;
- The Governor's request complies with requirements of PL 93-288, as amended;
- The situation is of such severity and magnitude that a major disaster declaration is warranted;
- The required response is beyond the capability of the State and local governments;
- Assistance from other sources is adequate to meet the needs; and
- Supplemental Federal assistance in the form of Individual Assistance and Public Assistance under the Stafford Act is required to alleviate the suffering and hardship.

## V. RECOMMENDATIONS:

- I recommend the Governor's request be granted.
  - In the event of a declaration, I recommend that Individual Assistance and Public Assistance be made available in the following jurisdictions:

The counties of Brown, Carter, Evans, Franklin,  Mason, and Opal for Individual Assistance.

The counties of Brown, Carter, Evans, Franklin, Goode, Harkin, Jackson for Public Assistance.

- In the event of a declaration, all counties in the State of // are eligible to apply for assistance under the Hazard Mitigation Grant Program.
- In the event of a declaration, I recommend Jane Doe be designated Federal Coordinating Officer.

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