

TAB A – Individual Assistance Damage Assessment

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Introduction This Tab addresses the damage assessment process for the private sector - individuals, households, businesses and private non-profit organizations.

In regards to private non-profit organizations:

- **Non-critical private non-profits**, such as museums, houses of worship, community centers, libraries, residential services, zoos, etc. should be assessed and reported for IA damage assessment.
- **Critical private non-profits**, defined as those providing essential governmental services related to **utilities, medical, educational and emergency services** should be included with PA damage assessments.

The tools and processes outlined here are for assessing damage to residential, business and private non-profit structures.

Damage Assessment Teams The county EMA should identify and have trained (pre-incident) teams to conduct damage assessment.

These teams can be comprised of public employees (e.g., auditor’s office, job and family services, etc.), voluntary organizations (e.g., CERT) or other public and private sector employees with experience in engineering, property assessments and other related fields. These individuals should be able to assume assessment responsibilities whenever a disaster occurs and/or the EOC is activated.

Use of response personnel is discouraged because they may be performing life-saving actions.

Members of this team may go to the field to conduct the damage assessment or may receive and compile the information. They also plot information

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and prepare maps which identify locations by degree of damage if street sheets are used to conduct the damage assessments.

Guidelines for Conducting IA Damage Assessment

When conducting IA damage assessment, utilize FEMA’s four categories that describe damage to single family and manufactured homes, also known as the degree of damage.

- Residences must be primary and may include instances of non-traditional homes, such as converted vans or buses, campers, etc.
- Although under their Individual Assistance programs, FEMA does not provide assistance to businesses or private non-profit organizations, the damage assessment team(s) should still assess them.

Note: There is not a one for one correlation between FEMA’s degrees of damage and SBA’s threshold of 25 or more homes and/or businesses with 40% or more uninsured loss of the fair market value. Based on the data collated on Survey 123 or documented on the Street Sheets, Ohio EMA will consider both FEMA and SBA’s criteria when evaluating the damage to the structure. We do not expect the local Damage Assessment Teams to calculate the fair market value.

Recording Damage Assessment

Observed damages to residential and business structures are recorded using Survey 123 or Street Sheets. The Street Sheets:

- Quantify primary residences, businesses and private non-profits impacted by the disaster; and
- Record information regarding the severity and magnitude of the event.

Completed “Street Sheets” are given to the Damage Assessment Coordinator or other local designated point of contact. They are then submitted to Ohio EMA. A blank Street Sheet is on [Page 15](#).

Damage assessment is reported by the county EMA to the State EOC via:

- Survey 123 application for IA [EMADamage](#) (you will need a login to use the survey);
- Forms for IA and PA via email emarecovery@dps.ohio.gov
-

Instructions for Street Sheets

Blocks A-I on the Street Sheets are explained below. [Page 13](#) is a labeled Street Sheet following these instructions. Frequently Asked Questions (FAQ) begins on [Page 4](#).

Block A: Location

A structure or group of structures may be identified by an individual address, a block of addresses (i.e., 5500-5565 North Street), or the name of a complex or park (i.e., apartments, condominiums or mobile home park).

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Enough information should be provided that in the event of a Joint federal/state/local Preliminary Damage Assessment, damaged structures can be easily revisited.

In the case of businesses and private non-profits, record their name and street address. You may want to capture them on a separate Street Sheet for ease in reporting the total numbers.

Block B: Type of structure

Type of structure is defined as:

- Single family (SF)
- Mobile home (MH)
- Apartment (apt)
- Condominium (condo)
- Business/Private non-profit (bus).

Secondary homes are not quantified and should not be included in this section. However, information regarding impact to these structures should be provided under the comment section in Block G.

Block C: Status

Status refers to whether the occupant(s) owns (O) or rents (R).

Block D: Depth of water

This block is utilized when assessing flood damages and two (2) entries are required.

- Determine where the water impacted the structure. Was the water in the basement, first floor living area, or both?
- Record the level of water that entered the structure. If the basement is full of water and entered the first floor living area, mark the basement as “FULL” and record the measurement of water on the first floor. If water only entered the basement, record the measurement of water there.

Block E: Insurance

It is important to determine the extent of *applicable* insurance coverage and whether it is homeowners or renters or related to businesses/private non-profits.

- Flooding event – Need to specifically ask if they have flood insurance. In general, if the individual has a mortgage and the property is located in the special flood hazard area, they are required to have flood insurance.
- Sewer back-up - The owner would need to carry a sewer back-up rider on their homeowner’s policy to be covered.
- Wind event - Homeowners or renters’ insurance. In general, if an individual has a mortgage on the home, they are required to have homeowners’ insurance.

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Block F: Habitability There are 4 degrees of damage. Please reference the illustrations and explanations of each of these categories beginning on [Page 7](#) of this Tab. Based on criteria, record the degree of damage for each structure:

- Destroyed
- Major
- Minor
- Affected

[Pages 7-8](#) are FEMA’s matrix for determining degree of damage. [Pages 9-12](#) are illustrations for determining degree of damage. Wind events have different characteristics from flood events and therefore have different evaluations.

Block G: Comments

- This section is used for notes, comments and additional information.
- Access issues and information regarding impact to secondary residences should be reported here.
- Occupants’ phone number is optional.

Block H: Totals Two sets of numbers are required:

- Total number of primary residences for each degree of damage; and
- Total number of businesses/private non-profits for each degree of damage.

Block I: State Use Only The degree of damage assigned by the local Damage Assessment Teams will be reviewed by Ohio EMA and will be revised if information entered in the other blocks does not match the selected degree of damage. Revisions will be discussed with the county EMA and/or the local Damage Assessment Team for purposes of training and to ensure accurate messaging of the damage assessment totals.

Damage Assessment Frequently Asked Questions

- **Walk-out basement** is still assessed as a basement.
- **Renter in the basement** - the basement is assessed as an essential living space.
- **College student’s basement bedroom** may be an essential living space if occupied at the time of the flood.
- **Home business located in the basement**- A degree of damage is given for the primary residence and the business. The assigned degrees of damage may be different for each.
- **Garden-style apartments** are assessed as essential living spaces. These are not considered basements.
- **Mechanical components** - Damage to mechanical components such as a furnace and hot water heater are minor damage.

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- **Flood vs sewer back-up** - A flood is ground water that enters the home, generally through the windows and doors, and through openings in the foundation. Sewer back-up is water and sludge that comes up through the drains and bathroom fixtures.
 - **Rental properties** - When assessing a rental property, you will need to mark 2 entries in the degrees of damage for that particular address, one for the owner and one for the renter. For the owner, the rental is considered a business. Renters are included in the survey because of their loss to personal property. The proper insurance question must be asked and recorded for both the owner and the renter.
 - **Vacant properties and foreclosures** should not be included in the assessment.
 - **Businesses insurance** - Businesses may have separate insurance coverage for equipment and supplies, and inventory.
-

Building Inspections

[Pages 17-18](#) are a chart that summarizes the inspections that could take place following a disaster. The chart is useful for residents and the media to explain the number and purpose of inspections that can occur following a disaster. A residential, business or private non-profit property may be subject to some or all of these inspections.

Disaster survivors, businesses and private non-profits are strongly encouraged to contact the local building, zoning, and/or floodplain administrator prior to repairing a damaged structure to ensure that all necessary permits are obtained.

2423 **APPENDIX H: INDIVIDUAL ASSISTANCE DAMAGE MATRICES**

2424 Tables 29 and 30 provide the damage assessment matrices for manufactured and conventionally built homes, respectively.

2425 **Manufactured Homes**

2426 **Table 29. Damage Assessment Matrix for Manufactured Homes**

Degree of Damage	Definition	Flood Damage		Damage Other Than Flood (e.g., Wind-Driven Rain and Earthquake)
		Water Level	Examples	Examples
Affected	The residence has cosmetic damage only.	Below Floor System	<ul style="list-style-type: none"> • Cosmetic damage only (e.g., skirting, is impacted). • Damage to retaining walls or downed trees that do not affect access to the residence. • Damage to an attached or adjacent structure (e.g., porch, carport, garage, outbuilding, etc.), gutters, screens, landscaping, and retaining walls or downed trees that do not affect access to the residence. 	<ul style="list-style-type: none"> • Cosmetic damage only (e.g., skirting is impacted). • Damage to gutters, retaining walls, or downed trees that do not affect access to the residence.
Minor	The residence is damaged and requires minimal repairs.	In Floor System Only	<ul style="list-style-type: none"> • When the waterline has reached the floor system but has not entered the living space of the residence. • Bottom board insulation or ductwork affected. • Heating, ventilating, and air conditioning (HVAC) is impacted. • There is no structural damage to the residence, and it has not been displaced from its foundation. 	<ul style="list-style-type: none"> • There is no structural damage to the residence, and it has not been displaced from its foundation. • Some of the nonstructural components have sustained damage (e.g., windows, doors, wall coverings, bottom board insulation, ductwork, utility hookups [e.g., water, electricity, gas, telephone/internet, and septic], and HVAC).

Degree of Damage	Definition	Flood Damage		Damage Other Than Flood (e.g., Wind-Driven Rain and Earthquake)
		Water Level	Examples	Examples
Major	The residence has sustained significant damage and requires extensive repairs.	Lower than Ceiling in an Essential Living Space	<ul style="list-style-type: none"> Water has covered the floor system and entered the living space of the residence but is below the ceiling. The residence has been displaced from its foundation, block, or piers, and other structural components have been damaged. 	<ul style="list-style-type: none"> The majority of nonstructural components (e.g., windows, doors, wall coverings, bottom board insulation, ductwork, utility hookups [e.g., water, electricity, gas, telephone/internet, and septic], and HVAC) have sustained significant damage. The roof is substantially damaged. The residence has been displaced from its foundation, block, or piers, and other structural components have been damaged.
Destroyed	The residence is a total loss.	At or Above Ceiling	<ul style="list-style-type: none"> Waterline is at or above ceiling. Residence's frame is bent, twisted, or otherwise compromised. 	<ul style="list-style-type: none"> The residence's frame is bent, twisted, or otherwise compromised. The majority of the structural framing of the roof or walls has been compromised, exposing the interior.
Inaccessible	Damage to residence cannot be visually verified.	N/A	<ul style="list-style-type: none"> Floodwater or compromised infrastructure (i.e., roads blocked, bridge out, etc.) is blocking access to the residence. 	<ul style="list-style-type: none"> Debris or compromised infrastructure (i.e., roads blocked, bridge out, etc.) is blocking access to the residence.

2427

Conventionally Built Homes

2428

Table 30. Damage Assessment Matrix for Conventionally Built Homes

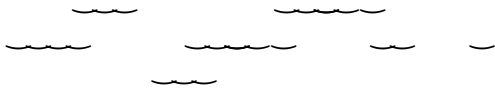
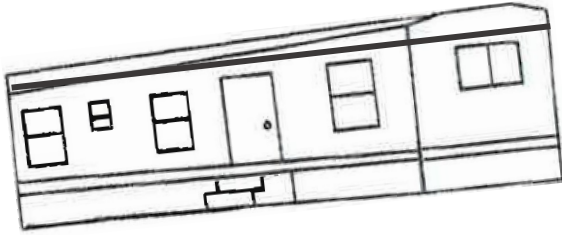
Degree of Damage	Definition	Flood Damage		Damage Other Than Flood (e.g., Wind-Driven Rain and Earthquake)
		Water Level	Examples	Examples
Affected	The residence has minimal cosmetic damage to the exterior and/or interior.	In Unfinished Basement	<ul style="list-style-type: none"> Waterline in the crawlspace or an unfinished basement Damage to an attached structure (e.g., porch, carport, garage, outbuilding, etc.), gutters, screens, landscaping, and retaining walls or downed trees that do not affect access to the residence. 	<ul style="list-style-type: none"> Cosmetic damage, such as paint discoloration or loose siding. Minimal missing shingles or siding. Damage to gutters, retaining walls, or downed trees that do not affect access to the residence.

Degree of Damage	Definition	Flood Damage		Damage Other Than Flood (e.g., Wind-Driven Rain and Earthquake)
		Water Level	Examples	Examples
			<ul style="list-style-type: none"> Essential living spaces and mechanical components are not damaged or submerged. 	
Minor	The residence has sustained a wide range of damage that does not affect structural integrity.	Below Electrical Outlets	<ul style="list-style-type: none"> Waterline below electrical outlets in an essential living space. Damage or disaster-related contamination to a private well or septic system. When waterline is below the electrical outlets, damage may be recorded as Major, depending on extenuating conditions: <ul style="list-style-type: none"> Duration of the flood Contaminants in the water (e.g., sewage, heating fuel, other chemicals, etc.). Waterline in basement with damage to mechanical components (e.g., furnace, boiler, water heater, HVAC, etc.). 	<ul style="list-style-type: none"> Nonstructural damage to roof components over essential living spaces (e.g., shingles, roof covering, fascia board, soffit, flashing, and skylight). Nonstructural damage to the interior wall components, to include drywall and insulation. Nonstructural damage to exterior components. Multiple small vertical cracks in the foundation. Damage to chimney (i.e., tilting, falling, cracking, or separating from the residence). Damage to mechanical components (e.g., furnace, boiler, water heater, HVAC, etc.). Damage or disaster-related contamination to a private well or septic system.
Major	The residence has sustained significant structural damage and requires extensive repairs.	At or Above Electrical Outlets, or Below Electrical Outlets with Extenuating Conditions	<ul style="list-style-type: none"> Waterline at or above the electrical outlets in an essential living space. Waterline on the first floor (regardless of depth) if the basement is completely submerged. 	<ul style="list-style-type: none"> Failure or partial failure to structural elements of the roof over essential living spaces to include rafters, ceiling joists, ridge boards, etc. Failure or partial failure to structural elements of the walls, to include framing, etc. Failure or partial failure to foundation, to include crumbling, bulging, collapsing, horizontal cracks, and shifting of the residence from its foundation.

2429

Degree of Damage	Definition	Flood Damage		Damage Other Than Flood (e.g., Wind-Driven Rain and Earthquake)
		Water Level	Examples	Examples
Destroyed	The residence is a total loss: (e.g., damaged to such an extent that repair is not feasible, requires demolition, and/or confirmed to be in imminent danger).	At or Above Ceiling in an essential living space	<ul style="list-style-type: none"> Waterline is at or higher than the ceiling of an above-ground essential living space. 	<ul style="list-style-type: none"> Only foundation remains. Complete failure of two or more major structural components (e.g., collapse of basement walls, foundation, walls, or roof). The residence is in imminent danger (e.g., impending landslide, mudslide, or sinkhole).
Inaccessible	Damage to residence cannot be visually verified.	N/A	<ul style="list-style-type: none"> Floodwater or compromised infrastructure (i.e., roads blocked, bridge out, etc.) is blocking access to the residence. 	<ul style="list-style-type: none"> Debris or compromised infrastructure (i.e., roads blocked, bridge out, etc.) is blocking access to the residence.

FLOOD DAMAGE: MANUFACTURED HOME

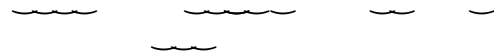
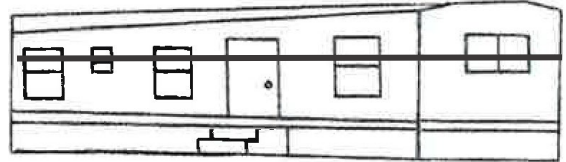


Examples:

- Total loss: Waterline is at the roofline or higher
- Frame is bent, twisted or otherwise compromised.

DESTROYED

FLOOD DAMAGE: MANUFACTURED HOME

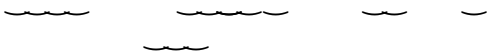
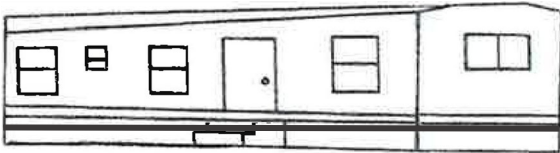


Examples:

- Water has covered the floor system and entered the living space, but is still below the roofline.
- Displaced from the foundation, blocks or piers and other structural components have been damaged.

MAJOR

FLOOD DAMAGE: MANUFACTURED HOME

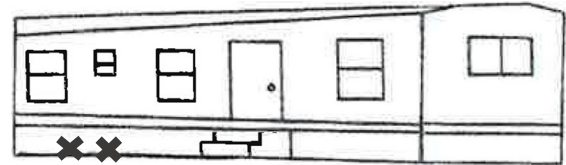


Examples

- Waterline has reached the floor system but has not entered the living space. Includes damage to bottom board, insulation or ductwork in the floor system; impact to heating and cooling system (HVAC).
- There is no structural damage.
- Has not been displaced from the foundation.

MINOR

FLOOD DAMAGE: MANUFACTURED HOME

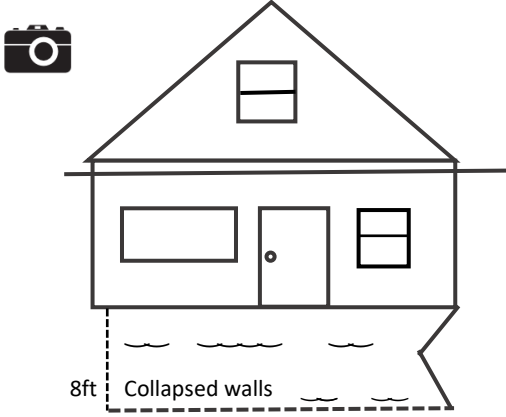


Examples

- No damage affecting habitability.
- Cosmetic damage only (e.g. skirting is impacted).
- Flood damage to a porch, carport, garage and/or outbuilding.

AFFECTED

FLOOD DAMAGE: SINGLE FAMILY DWELLING



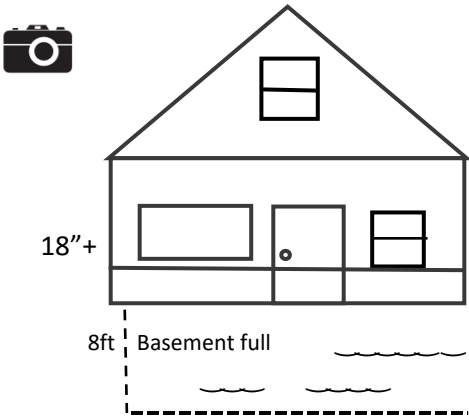
8ft Collapsed walls

Examples:

- Complete failure of 2 or more major structural components (e.g. collapse of basement walls, foundation, walls or roof).
- Waterline at the roofline or higher.

DESTROYED

FLOOD DAMAGE: SINGLE FAMILY DWELLING



18"+

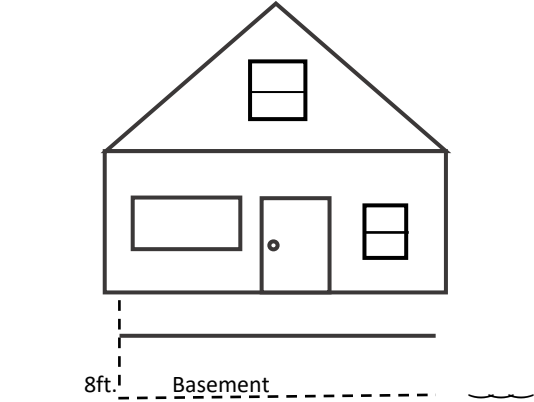
8ft Basement full

Examples:

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

MAJOR

FLOOD DAMAGE: SINGLE FAMILY DWELLING



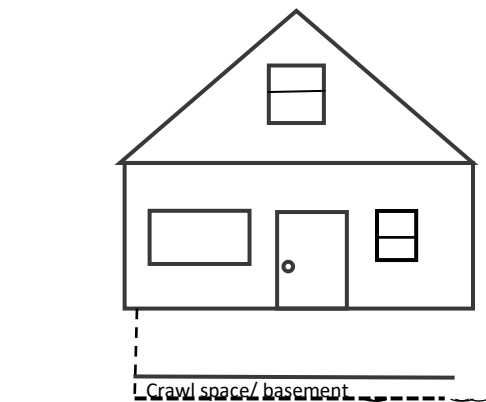
8ft. Basement

Examples

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

MINOR

FLOOD DAMAGE: SINGLE FAMILY DWELLING




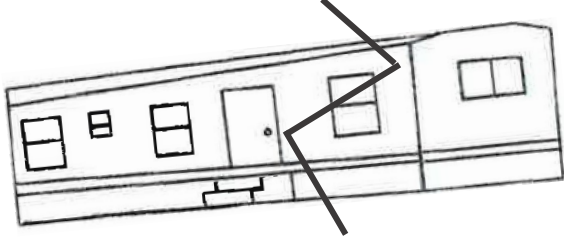
Crawlspace/basement

Examples

- Waterline in the crawlspace or unfinished basement when essential living spaces or mechanical components are not damaged or submerged.
- Damage to a porch, carport garage and/or outbuilding.

AFFECTED

WIND DAMAGE: MANUFACTURED HOME


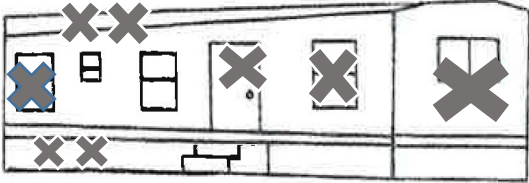



Examples:

- Frame is bent, twisted, or otherwise compromised.
- The majority of the structural framing of the roof or walls has been compromised, exposing the interior.
- MH is a total loss.

DESTROYED

WIND DAMAGE: MANUFACTURED HOME

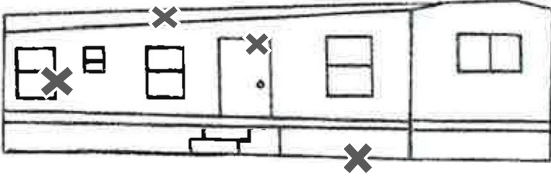



Examples:

- Displaced from foundation, block or piers, and other structural components have been damaged.
- 50% or more of non-structural components have sustained significant damage (e.g. shingles, drywall, and utility hook-ups).

MAJOR

WIND DAMAGE: MANUFACTURED HOME

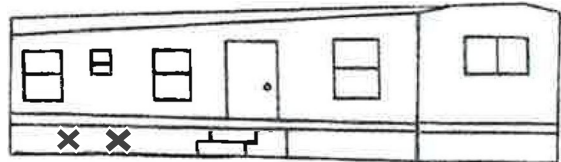


Examples

- No structural damage. Has not been displaced from foundation.
- Some non-structural components have sustained damage (i.e. windows, doors, wall coverings, roof, bottom board insulation, ductwork, and /or utility hookups).
- HVAC is impacted.

MINOR

WIND DAMAGE: MANUFACTURED HOME

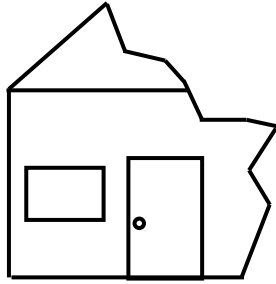


Examples

- Cosmetic damage only (e.g. skirting is impacted).
- Damage to a porch, carport, garage or outbuilding.

AFFECTED

WIND DAMAGE: SINGLE FAMILY DWELLING

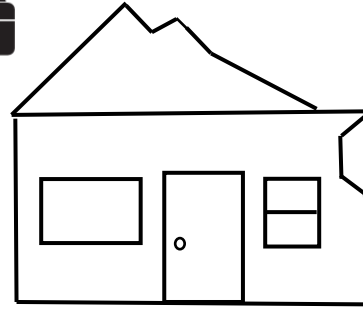


Examples:

- Only foundation remains.
- Complete failure of 2 or more major structural components (e.g. collapse of basement walls, foundation, walls, or roof).
- Residence has a confirmed imminent danger (impending landslides, mudslides, or sinkhole).

DESTROYED

WIND DAMAGE: SINGLE FAMILY DWELLING

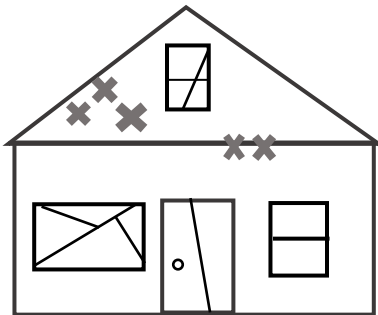


Failure or partial failure to structural elements:

- Roof over essential living spaces, to include rafters, ceiling joists, ridge boards, etc.
- Walls to include framing, etc.
- Foundation, to include crumbling, bulging, collapsing, horizontal cracks of more than 2 inches.
- Shifting of the residence on the foundation of more than 6 inches.

MAJOR

WIND DAMAGE: SINGLE FAMILY DWELLING

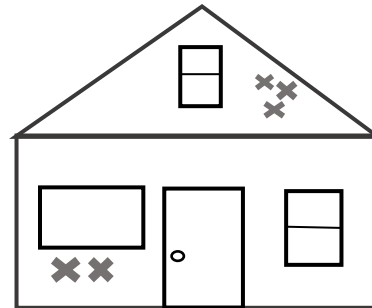


Nonstructural damage to:

- Roof components over essential living spaces (e.g. shingles, roof covering, fascia, soffit, flashing, etc.)
- Exterior components: Includes substantial loss to siding, broken window frames, missing doors
- Interior wall components: Includes drywall, insulation
- Chimney damage: tilting, cracking, failing, etc.
- Damage to mechanical components: furnace, water heater, HVAC

MINOR

WIND DAMAGE: SINGLE FAMILY DWELLING



Examples

- Cosmetic damage
- Minimal missing shingles or siding
- Damage to gutters, screens, landscaping, or retaining walls.
- Damage to an attached porch, carport, garage or outbuilding.
- Downed trees that do not affect access to residence.

AFFECTED

INDIVIDUAL ASSISTANCE

County	Area	Date of PDA	Assessor's Name/Phone Number		Local Preliminary Determination			State Use Only
Location (Street Address, Apt/Condo, Complex, MH Park)		Type of Structure	Status	Depth of Water	Insurance	D Maj Min A		
February 2018	A	B SF ___ MH ___ Apt ___ Condo ___ Business ___	C Own ___ Rent ___	D Basement ___ ft ___ in First Floor ___ ft ___ in Crawl Spc ___ ft ___ in	E Flood ___ Homeowners ___ Renter ___ Sewer B/U Rider ___	F		I
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INDIVIDUAL ASSISTANCE STREET SHEET

County Area		Assessor's Name/Phone Number		Date			
Location (Street Address, Apt/Condo, Complex, MH Park)		Type of Structure	Status	Depth of Water	Insurance	Local Preliminary Determination	State Use Only
		SF ___ MH ___ Apt ___ Condo ___ Business ___	Own ___ Rent ___	Basement ___ ft ___ in First Floor ___ ft ___ in Crawl Spc ___ ft ___ in	Flood ___ Homeowners ___ Renter ___ Sewer B/U Rider ___	D Maj Min A	
Comments:							
		SF ___ MH ___ Apt ___ Condo ___ Business ___	Own ___ Rent ___	Basement ___ ft ___ in First Floor ___ ft ___ in Crawl Spc ___ ft ___ in	Flood ___ Homeowners ___ Renter ___ Sewer B/U Rider ___		
Comments:							
		SF ___ MH ___ Apt ___ Condo ___ Business ___	Own ___ Rent ___	Basement ___ ft ___ in First Floor ___ ft ___ in Crawl Spc ___ ft ___ in	Flood ___ Homeowners ___ Renter ___ Sewer B/U Rider ___		
Comments:							
		SF ___ MH ___ Apt ___ Condo ___ Business ___	Own ___ Rent ___	Basement ___ ft ___ in First Floor ___ ft ___ in Crawl Spc ___ ft ___ in	Flood ___ Homeowners ___ Renter ___ Sewer B/U Rider ___		
Comments:							
Total for page:							

DISASTER-RELATED BUILDING INSPECTIONS LIST

The purpose of this information is to summarize the inspections that could take place following a disaster incident or event in your community. Your property may be subject to some or all of these inspections. You are strongly encouraged to contact your local building, zoning, and/or floodplain administrator prior to repairing your damaged structure to ensure that all necessary permits are obtained.

Damage Assessment Related Inspections	Who Does The Inspection?	What Do They Inspect?	Why Are They Doing The Inspection?	When Do They Do The Inspection?	What Is The Result Of The Inspection?
<u>American Red Cross (ARC) Damage Assessment Teams</u>	Trained ARC Damage Assessment personnel	Incident-damaged occupied, primary residences (single family homes, mobile homes, apartments, etc.)	To determine what forms of ARC assistance to provide	Inspections are conducted immediately after the incident as soon as homes are accessible and/or when allowed entry by local officials.	The information necessary for ARC to provide assistance has been identified and verified.
<u>County Emergency Management Agency (EMA) and/or Local Officials</u>	Representatives from county EMA offices and/or local officials	Damages reported by residents; and, pre-identified risk areas	To gather initial damage data to: - identify the scope and impact of the incident; - identify resources needed for emergency response and/or recovery	Inspections are conducted immediately after the incident occurs.	Information has been gathered: - to provide emergency response needed to save lives and protect property; - to determine if supplemental financial assistance is needed.
<u>Joint (federal, state, local) Preliminary Damage Assessment (PDA) Teams</u>	- FEMA and SBA personnel; - state EMA personnel; - local person with knowledge of location of damages	Incident-damaged occupied, primary residences (single family homes, mobile homes, apartments, etc.). SBA assesses businesses.	A Joint PDA is required by federal regulation to obtain the data needed to support a state request for federal disaster assistance.	Upon request by county EMA and following completion of local damage assessment.	The state has data to support a request for federal disaster assistance. FEMA and SBA have the data needed to respond to the state request, if submitted.
<u>Small Business Administration (SBA) Survey - Agency only</u>	- SBA personnel; - state EMA personnel; - local person with knowledge of location of damages	Incident-damaged occupied, primary residences (single family homes, mobile homes, apartments, etc.), and businesses	An SBA survey is required to obtain the data needed to support a state request for federal disaster loan assistance.	Upon request by county EMA and following completion of local damage assessment and state verification	The state has data to support a request for federal disaster loan assistance. SBA has the data needed to respond to the state request, if submitted.
Safety/Rebuilding Related Inspections	Who Does The Inspection?	What Do They Inspect?	Why Are They Doing The Inspection?	When Do They Do The Inspection?	What Is The Result Of The Inspection?
<u>Local Building Officials</u>	Certified building officials	Damaged buildings	To conduct safety and habitability inspections	Immediately after the incident and as soon as the building/home is accessible	Notification of accessibility (structure is safe to enter, has limited access, or is condemned) and actions to take to access
<u>Local Flood Plain Manager</u>	Local floodplain administrator or certified building officials	Structures located in the 100-year floodplain that were built prior to the community's initial Flood Insurance Rate Map	This is one step in determining if a structure is "substantially damaged", defined as damage that equals or exceeds 50% of the structure's pre-event fair market value.	Substantial damage field inspections occur in the first few weeks after the incident and when the structures are accessible.	Information that will assist the local floodplain administrator determine if the structure is substantially damaged and how to comply with current flood damage reduction regulations. A local flood hazard area development permit must be obtained prior to any repairs.
<u>Local Building/Permitting Officials</u>	Building, zoning, and/or local floodplain administrator	Compliance of constructed or planned repairs to property and/or structure with local regulations	To ensure that repairs and/or planned construction meet local health and safety regulations	Beginning several days after the event and potentially lasting for several years	Obtaining the local permits, certificates of occupancy, and any other required documentation to demonstrate compliance with local building, zoning, and floodplain regulations



DISASTER-RELATED BUILDING INSPECTIONS LIST

The purpose of this information is to summarize the inspections that could take place following a disaster incident or event in your community. Your property may be subject to some or all of these inspections. You are strongly encouraged to contact your local building, zoning, and/or floodplain administrator prior to repairing your damaged structure to ensure that all necessary permits are obtained.

Grant/Loan/Insurance/Other Inspections	Who Does The Inspection?	What Do They Inspect?	Why Are They Doing The Inspection?	When Do They Do The Inspection?	What Is The Result Of The Inspection?
<u>Federal Emergency Management Agency (FEMA) Inspectors</u>	Contractors hired and trained by FEMA	Uninsured disaster-caused damages to primary residences of homeowners and renters	This is one step in determining eligibility for FEMA disaster assistance from the Individuals and Households Program (IHP).	An inspection is scheduled after FEMA assigns the FEMA registration to an inspector.	If damages and/or disaster-related costs are determined eligible, grants for various types of FEMA IHP assistance can be provided.
<u>Small Business Administration (SBA) Disaster Loan Program Loss Verifiers</u>	SBA loss verifiers	Incident-related damages to primary residences of homeowners and renters; businesses	This is one step in determining eligibility for SBA disaster loan assistance.	SBA loss verifiers will conduct inspections after SBA receives a disaster loan application packet from a homeowner, renter or business.	SBA will propose a loan package for the eligible damages identified in the inspection.
<u>Voluntary Agencies and Non-Governmental Organizations</u>	Case managers	Essential unmet needs	To determine essential unmet needs which would be forwarded to voluntary, non-governmental organizations for possible assistance	Inspections are conducted once insurance proceeds have been received and disaster assistance has been provided by FEMA and SBA.	Voluntary organizations may provide various forms of assistance for essential unmet needs.
<u>Hazard Mitigation Grant Program (HMGP) Project Managers</u>	Local official designated to manage a mitigation grant project	General property inspection and collection of records and information needed to develop a mitigation project grant application	To identify properties and interest in participating in a locally sponsored mitigation project that will reduce or permanently eliminate future risk to lives and property from natural hazards	Inspections are conducted several weeks to several months after the damage incident.	Development of a mitigation project application. Project implementation will not occur until 18-24 months after the disaster declaration.
<u>Insurance Adjusters</u>	Insurance adjusters from insurance companies	Damages covered by the insurance policy	Inspection is in response to an insurance claim filed by the policyholder.	Inspection is conducted as soon as possible after the policyholder files a claim.	Settlement of the claim, which is based upon the adjuster's inspection and the policyholder's coverage

NO FEES should be charged for any of the listed inspections or assessments.

Ask for ID! Do not allow entry to any person who is not willing to provide proper identification.

Safeguard personal information. Social Security and bank account numbers will not be required from inspectors.

If in doubt, do not give out information.

