

Specific Information “Hard-Count”

During the Initial Damage Assessment/Preliminary Damage Assessment (IDA/PDA) process, team members should record information on an IDA/PDA form. The recording of information on this form must be accurate. The “hard-count” of damaged structures represents the major portion of what the IDA/PDA team does. The following information will be recorded during the IDA/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 a home repair assistance, for a mobile home it may result in rental assistance, and in a multifamily unit, it may result in no assistance.)

2. Occupancy Type

Generally, the major types of occupancy will be primary residence and secondary residence. It is important to distinguish between the two, since type and amount of assistance available to each varies significantly.

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 how to record insurance as there are many variables. For example:

- Mobile home insurance policies may or may not cover flood damage.
- Earthquake deductibles can be as much as 20%; on a \$500,00 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 for which programs the applicant will most likely be eligible. 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 extent those repairs are not economically feasible. Any one of the following may constitute a state 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).
- An unaffected structural that will require removal or demolition (e.g., beachfront homes that will be removed due to local ordinance violations as a result of beach erosion, other issues that cause a permanent state imminent danger, such as mudslides, etc.).

b. Major

Major damage occurs 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 failures to structural elements of the residence (e.g., walls, floors, foundation, etc.)
- Damage to the structure that exceeds the Disaster Housing Program Home Repair Grant maximum (e.g., roads and bridges, wells, earth movement, and other imminent danger situations.). Has more than 50% damage to structure.
- Damage that will take more than 30 days to repair.

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 habitable in a short period of time with home repairs; some of the items that determine minor damage are listed below:

- Can be repaired within 30 days
- Has more than \$100.00 (or more than program minimum) of eligible habitability items through the Disaster Housing Program, Home Repair Grant; and has less than \$10,000 (or less than program maximum) of eligible habitable items through the Disaster Housing Program, Home Repair Grant.

- Has less than 50% damage to structure.

d. Affected

This category includes dwelling with some damage to structure and contents but which are habitable without repairs, and damage to habitable items is less than Disaster Housing Program, Home Repair Grant Minimum.

Note: Mobile Homes and other homes worth less than \$20,000 are also assessed by the standards listed above. Therefore, it is common for these homes to be recorded as having Major Damage with less than \$10,000 damage, as determined by the Disaster Housing program. For example, - a mobile home worth \$5,000 may have damages that would generate a \$3,500 Home Repair grant: As the \$3,500 Home Repair Grant is more than 50% of the replacement cost of the mobile home, the unit would be recorded as having Major Damage.

e. Inaccessible

The residence is inaccessible by normal means. Generally, this is 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 impassible due to a landslide or other type of soil erosion, etc.)

Another determining factor is private roads and bridges. If a private road or group of homes is inaccessible due to damage to a private road or bridge, the number of affected households should be included in the IDA/PDA.

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 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 costs.

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 having Major damage or destroyed. The category of damage listed should be based on the type of assistance required.