

Module Title: INDIVIDUAL ASSISTANCE (IA)

Module Summary:

This module provides an in-depth look at how to conduct an Initial Damage Assessment (IDA) and a Preliminary Damage Assessment (PDA) for Individual Assistance (IA).

Classroom Hours:

60 minutes

Method of Instruction:

Lecture, instructor led discussion.

Terminal Learning Objective:

Participants will be able to explain how to conduct an IDA and PDA for IA. Students will also become familiar with the state IDA forms.

Enabling Learning Objectives:

Describe the five categories for describing structural damage to homes
Identify individuals who could assist in the IDA data collection process
Describe methods for collecting information for the IDA
Identify the forms to be utilized to gather IDA IA data
Describe the PDA process

Scope:

Description of five IDA categories, with photo samples
Who should be involved in data collection
Ways to complete data collection
IDA IA forms
PDA process

Methodology:

Instructors will welcome the participants, review the agenda, and provide an overview of the course purpose and objectives.

The instructors will provide a description of the IDA process and what is involved in conducting an IDA.

Instructors will introduce students to the “IDA County Summary” Form submitted to OEM and discuss its importance.

Instructional Resources Required:

Module 2 Power Point Slides
Instructor Guide
Computer
Plasma Projector
Chart packs and felt pens
Forms: IDA IA documents

Practical Exercise Statement:

None completed

Evaluation Strategy:

Observation of student participation during classroom discussion.



Damage caused by the tornado in Aumsville, December 2010.

Module 2 Objectives

- Describe the five categories for identifying damage and impacts to homes
 - Identify individuals that could assist in the IDA data collection process
 - Describe methods for collecting information for the IDA
 - Identify the forms to be utilized to gather IDA IA data
-

IDA for Homes

- For homes, there are generally five categories:
 - Destroyed
 - Major (homes requiring costly or extended repair to be made habitable)
 - Minor (homes that can be made habitable quickly and without great expense)
 - Affected habitable
 - Inaccessible
- See handout, *Home, Business, PNP Damage Assessment Organizational Comparisons*
- Use Assessor's records to establish community average home values (low, medium, and high) to facilitate making damage estimates
- American Red Cross may have initial estimates of residential damage

The handout that describes damage/impact categories for homes, which is a MS Word table, isn't "readable" on a slide, so it must be handed-out on paper to be useful to your audience.

In some cases, the American Red Cross (ARC) will have good data on home damage. If so, there is no point in duplicating their efforts. OEM has an Memorandum of Understanding (MOU) with the ARC for sharing damage and impact assessment data. This MOU allows Local Emergency Program Managers to act as agents of OEM for this purpose.

See http://www.oregon.gov/OMD/OEM/docs/library/mou_oem_arc.pdf

Note: The Small Business Administration (SBA) has only two categories:

- Major
- Minor

This will be discussed further in Module 4.

IDA for Homes, cont.

- **Rental units can (and usually should) be counted twice:**
 - The renter is affected under the housing category
 - The landlord is affected under the business category unless all the damage is to the personal property of the renter
- **Include personal property estimates (if offered), but *don't spend much time* trying to obtain this information**
- **Do *not* count "second" or vacation homes, nor outbuildings such as a detached garage**

In the grand scheme of things, personal property losses will seldom affect whether a Federal disaster assistance program can be offered. If Federal assistance is received, this information will be collected after the declaration.

The one exception may be pursuit of an SBA Physical Disaster Declaration (covered in Module 4). The number of homes and businesses with major uninsured damage is marginal in terms of the minimum number needed. In these cases, personal property (and/or business inventory) that was damaged or lost due to the event, and was uninsured, could be important.

There is no Federal assistance program which helps with disaster damage to second/vacation homes or outbuildings. The only avenue for assistance for these buildings is insurance.

Consider Involving Other Parties

- American Red Cross
- Building inspectors/assessors
- Volunteer organizations, such as CERT, VIPS, and SAR

CERT: Community Emergency Response Team
VIPS: Volunteers in Police Service
SAR: Search and Rescue

Methods for Collecting Information for the IDA

- Telephone banks
- Online registration
- American Red Cross IDA information
- Door-to-door
- Windshield or similar
- By aircraft
- Other suggestions?

This slide is probably ripe for discussion. For example, one could discuss the pluses and minuses of various methods.

Forms to Utilize

- Forms used for the IA IDA:
 - Individual Assistance (IA) Initial Damage Assessment (IDA) Field Data Collection Form
 - IDA Summary Report Form (used at the county level)

We'll cover each of these forms in the slides that follow.

This form is on the OEM website.

Instructions are included at the top of the form.

Oregon Emergency Management

INDIVIDUAL ASSISTANCE INITIAL DAMAGE ASSESSMENT (IDA) FIELD DATA COLLECTION FORM

For the purposes of this form, "Individual Assistance" may be thought of as potential assistance to individuals, families, and businesses which is tied to the structures they inhabit. This form is intended for use by local governments and their agents collecting IDA data on homes and businesses in the field. It may also be useful for collecting data being provided via "telephone-banks." The information collected on these forms should be summarized on the Initial Damage Assessment Summary Report Form.

JURISDICTION: _____ DATE: _____

AREA BOUNDARIES: North _____ East _____

West _____ South _____

STREET NAME: _____

Place a mark for each unit, and a diagonal line for every fifth unit, like this: . When assessing multi-family dwellings, and businesses co-located within one structure, make a mark for each individual unit within the appropriate category of damage. Where a dwelling or business is not damaged, but is significantly affected by the event (for example, no access, loss of potable water, anticipated long-term utility outage, etc.), place the mark for that unit in the affected row.

	Single Family Dwelling	Mobile Home	Multi-Family	Business	Totals
Affected - Habitable					
Minor					
Major					
Destroyed					
Totals					
Estimated % Insured					

INITIAL BY SUBMITTER: _____

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The photographs on the following slides, and in the agricultural part of this course were provided by:

- Douglas County Emergency Management
- Josephine County Emergency Services
- Union County Emergency Management
- A 9-1-1 Center somewhere along the North Coast of Oregon
- Commonwealth of Virginia, Dept. of Emergency Management
- Other unknown sources



What category of damage does this home fall into?

(Discuss – For these home and business damage slides, make sure your class is referencing the handout “Home, Business, PNP Damage Assessment Organizational Comparisons”).

If they come later to do a Joint PDA, it is likely that the federal inspectors from FEMA and the SBA would both categorize this as minor. If the American Red Cross has taken a look at this, their inspector would almost certainly categorize this as “**minor**” under their criteria too.



How about this home?

(Discuss)

This is a close call. This could be a minor or a major, but chances are pretty good the water was high enough in this home to make it a **“major”**.



Here we have wind damage, primarily from a fallen tree.

(Discuss)

This home is “**affected**”, but there probably is not enough damage to call this a “minor”. Also, the damage may be insured.



Josephine County

(Discuss)

This one is hard to tell if it is “affected” or a “minor.” Was the water higher than this earlier in the event? Can you find a water-mark on the house?

Right now this home is also “**inaccessible**”.

Based on what we can see, and because we don’t want to double-count this home, it should counted as “**affected**”.



North coast of Oregon, December 2007

Let's assume this is a business. How does that change our evaluation?

(Discuss)

The U.S. SBA uses only “major” and “minor”. This looks like a “major,” but is it?

(Discuss)

Since this was wind damage, chances are pretty good it was insured. If that is the case, to the SBA, this would be a “**minor**”.

Wind is a “covered peril” on almost all home and business insurance policies that cover the structure itself. Fire is generally a covered peril as well.

Flood is not a covered peril, and therefore requires a separate policy.

Earthquake is also not a covered peril, and it is a fairly uncommon separate policy.

Landslide is not a covered peril on a standard policy, and it is very uncommon as a separate policy.

The type of event that caused the damage will help the local IDA inspector estimate the likelihood of insurance when clear information about insurance is not available.



What about this home?

(Discuss)

What caused this damage?

Does anyone know the story of this home?

This home was caught in a debris flow (landslide) in the Columbia River Gorge during the February 1996 event. The debris blew through the ground floor of this house: note the piece of front facade moved forward and the chimney. The couple who lived here were sleeping upstairs when this happened, and lived to talk about it.

This home is “**destroyed**”.



I don't see evidence that the water got into this mobile home, but what else should we consider?

(Discuss)

If the insulation under this home got wet, it must be removed as soon as possible, this home may have damage that would be considered "minor" as a result.

If the insulation was wet for more than a day or two, this could be a "major". There may be "hidden damage" that may appear later if the floor warps and takes the walls with it.

Safe bet: call this a "**minor**".



(Discuss: Tough call)

In terms of the structure, especially because it appears to be multi-story, it is probably a “**minor**”. What other considerations does this photograph suggest? (Multi-family housing)

(Discuss)

First, since this appears to be multi-family, there is probably a business here with a likely “**minor**” loss that needs to be counted in addition to the homes with damage.

For the tenants, it is more likely each is a “major” in terms of personal property lost. There is a lot that we don’t know, for example, did these people have enough time to move personal property to the upper floor to prevent damage?

The owner of the building may have had flood insurance, but the tenants likely did not. This is going to require a more careful investigation than most homes with damage and will probably require talking with one or more tenants.



What do you think?

(Discuss)

I don't see a water-mark, so it looks like the water stayed below the floor level. Water may have gotten into insulation and utilities under the house.

Other considerations?

Does this home use a septic system for sewage?

This home is **"affected"**.



How about this one?

(Discuss)

“Inaccessible” (and a good time to be on friendly terms with your neighbor, if they still have a bridge).

Note that sometimes people can't get to their homes and sometimes they can't leave their homes. Discuss some of the implications, including emergency response, about getting kids to school, etc.

Note that these situations factor into disaster impacts even if the home isn't damaged.



Okay, these folks have a problem too.



Tillamook County

(Discuss)

What sort of business is this? (It is a motel)

This business may or may not have had flood insurance. In either case, the SBA is going to include it as a “**minor**”.



Douglas County

(Discuss)

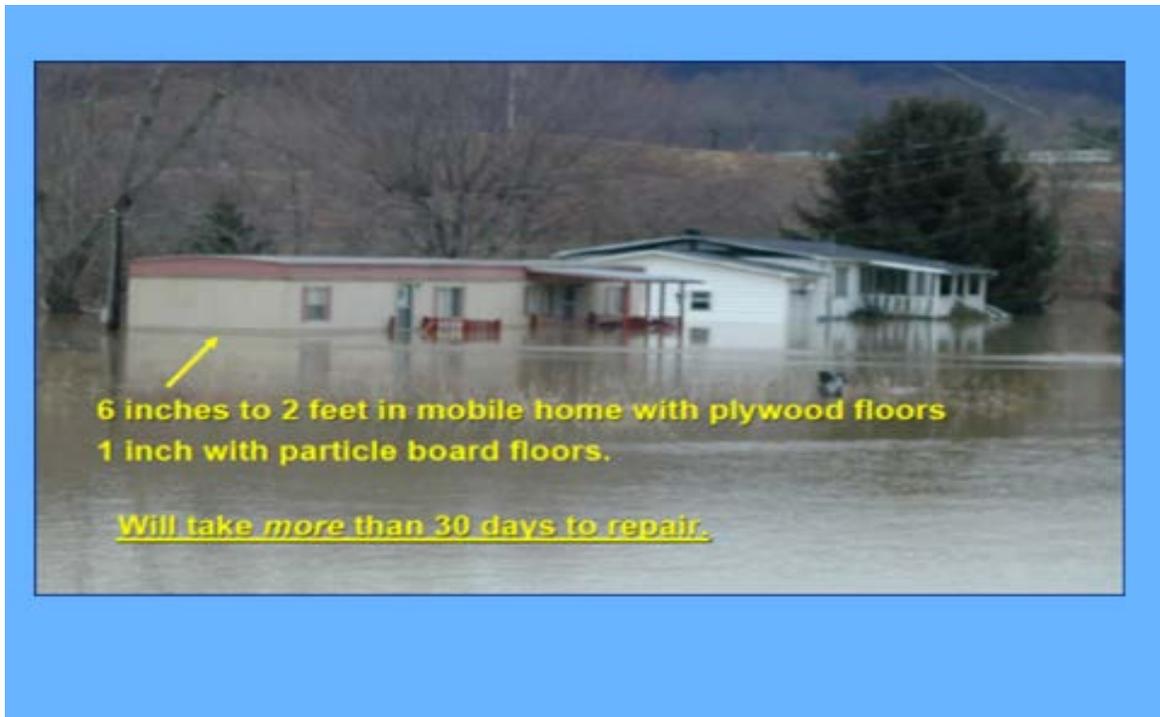
This was caused by a November 1996 debris flow (rapidly moving landslide) near Scottsburg. This family escaped without injury.

This house would clearly be considered “**destroyed**”.

There is very little chance that people affected by a debris flow like this are covered by insurance for this loss.



“Destroyed”.



(Discuss)

This is a tough call, but since it is a mobile home, I'd call it a "major".



(Discuss)

This would probably be considered “major” by FEMA definitions, but since this is wind damage, it is likely insured (i.e., to the SBA, that would make this a “**minor**”).



Disaster Declaration Criteria Individual Assistance

Factors considered by FEMA (see 44 CFR 206.48) in making a recommendation to the President on a Governor's request for a major disaster declaration for Individual Assistance are severity, magnitude, and impact, especially:

- Concentration of damages
- Trauma
- Special populations

Offset by the extent to which losses will be covered by insurance and the extent to which voluntary agencies will be able to provide assistance to meet the needs.

This slide and the next are so informative/wordy, that you might as well work from the slide.

However, evaluations factors for IA include:

- Number of homes destroyed or with major damage
- Concentration or dispersion of damage
- Demographic considerations
- Amount of insurance coverage
- Assistance from other sources
- Available housing resources

Disaster Declaration Criteria Individual Assistance (cont.)

FEMA will also consider the “*average amount of Individual Assistance by State*” per disaster, as codified at 44 CFR 206.48 (b) (6).

Oregon is considered a “medium size State” with approximately 70% of the average population of the states in this category. Comparable Individual Assistance declarations in a State with a population similar to that of Oregon would have had an approximate average of:

- 400 homes estimated to have major damage or destroyed (statewide)
- 2,000 households estimated to need disaster housing
- 1,000 estimated Individuals and Households Program (IHP) applications
- Etcetera... (dollar estimates that go with the above)

The key point of this slide is that it takes a pretty big event to request an Individual Assistance major disaster declaration. Oregon receives these declarations very rarely.

The old “rule of thumb” was that we needed to have at least 100 homes with major damage or destroyed, but today it looks like we need more like 400 statewide.

The most recent IA declaration for Oregon was the storm that occurred in December 2007; home damage noted during the joint PDA from that event was in the ballpark of the numbers on the slide.

Conducting the IA Joint PDA

- Members of the IA Joint PDA Team:
 - Local
 - State
 - FEMA
 - SBA
 - Hazard Mitigation
 - Possibly American Red Cross

An IA joint PDA team will always be led by a local representative, include a State representative, and involve both FEMA and U.S. Small Business Administration representatives.

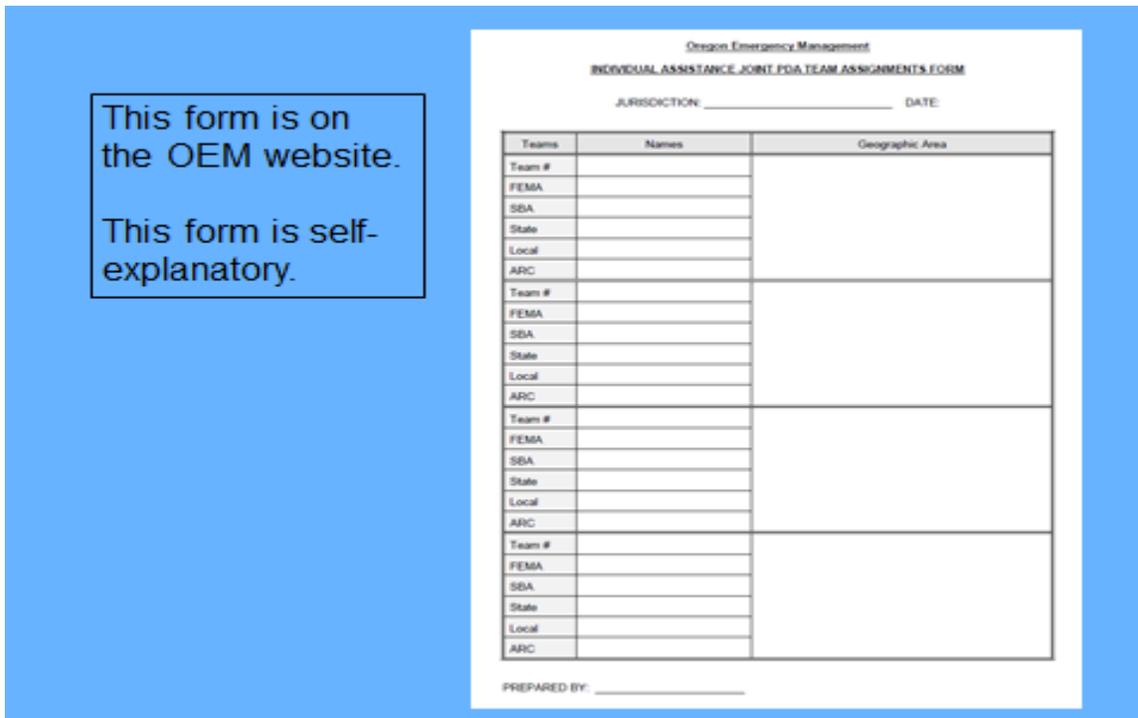
FEMA will usually have a hazard mitigation person involved who will be looking for ways to reduce damage/losses and impacts from similar future events. Seldom will the State have enough staff available to provide a mitigation specialist.

While it is not required that an American Red Cross representative join the Joint PDA team, oftentimes this will occur. Sometimes the American Red Cross will have the best information before the Joint PDA about the extent to damage to homes and the kinds of hardships that occurring for individuals and families affected by the event.

Note: See the IA Joint PDA Team Assignment Form.

How the IA Joint PDA is conducted

- Review IDA information provided by county
- Determine which “worst impacted” areas to assess first
- Assign teams to geographic areas, if more than one team
- Walk or drive down impacted streets and note damages
- Talk to business owners
- Complete appropriate forms
- Cooperative effort and communication among team members – periodic consensus on damage estimates, figures



This form is simply to show which personnel are working in which geographic areas within your jurisdiction. Attach maps, as needed, to more clearly delineate the areas being covered by each team.

Use additional pages if you have more than four teams.

An IA joint PDA team will *a/ways* include a local representative, a State representative, and FEMA and SBA officials. The American Red Cross may or may not be represented on the team.

Usually there will be other separate teams doing damage and impact assessments of infrastructure and agriculture.

Questions?