Handbook for Disaster Assistance

FROM THE FLORIDA DIVISION OF EMERGENCY MANAGEMENT

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Introduction

Florida is extremely vulnerable to a host of natural and man-made disasters. The initial response and recovery from these events begins with impacted communities. When this occurs, local governments, working in concert with their affected county, may contact the Florida Department of Community Affairs, Division of Emergency Management to begin the process of requesting assistance. Aid can come in the form of direct assistance through mutual aid or financial assistance through the state and Federal government.

This publication is designed to familiarize local and state officials, and any other interested party, to the sequence of events necessary to secure state and Federal recovery assistance in the aftermath of a disaster.

FOR MORE DETAILED INFORMATION, the following documents are available from the Department of Homeland Security (DHS), the Florida Division of Emergency Management or your local emergency management agency:

LOCAL DOCUMENTS

County Comprehensive Emergency Management Plan

Standard Operating Procedures (Agency)

County Mitigation Strategy

STATE PUBLICATIONS

State of Florida Comprehensive Emergency Management Plan

State of Florida Hurricane Coordinating Procedures

State Recovery Plan

Breaking the Cycle: Strengthening Florida Before Disaster Strikes

State Administrative Plan for the Hazard Mitigation Grant Program

State Administrative Plan for the Public Assistance Program

Florida Hazard Mitigation Strategy

FEDERAL PUBLICATIONS

DAP-4	*Fire Suppression Handbook*
DAP-5	*Community Disaster Loan Handbook*
DAP-9	*Crisis Counseling Program*
DAP-12	*Making Mitigation Work, A Handbook for State Officers*
DAP-16	*When You Return to a Storm Damaged Home*
DAP-20	*Mobile Sales*
DR & R-6	*Environmental Review Handbook*
DR & R-11	*Floodplain Management Handbook*
FEMA-229(4)	*Disaster Assistance: A Guide to Recovery Programs*
FEMA-262	*A Guide to Federal Aid in Disaster*
FEMA-317	*Property Acquisition Handbook for Local Communities*
FEMA-321	*Public Assistance Policy Digest*
FEMA-322	*Public Assistance Guide*
FEMA-323	*Public Assistance Applicant Handbook*
FEMA-325	*Public Assistance Debris Management Guide*

Sequence of Events Leading to a Presidential Disaster Declaration

The following section explains how a declaration is secured and how local government gets involved.

DISASTER OCCURS

↓

LOCAL RESPONSE
Emergency operations center activation
Declaration of state of emergency
Emergency work initiated

↓

CONTINUE EMERGENCY WORK
maintain records
(labor, equipment, materials, contracts, and damages)

↓

COMPILE INITIAL ESTIMATED DAMAGES
Report damages to State emergency management agency

↓

EVALUATE NEEDS
and request State/ Federal assistance

↓

FEDERAL/ STATE/ LOCAL SURVEY OF NEED
the Joint Preliminary Damage Assessment

↓

GOVERNOR'S REQUEST FOR FEDERAL ASSISTANCE

↓

PRESIDENTIAL DISASTER DECLARATION

↓

DESIGNATE APPLICANT'S AGENT
point of contact

AUTHORIZATION

Public Law 100-707, the **Robert T. Stafford Disaster Relief and Emergency Assistance Act** (Public Law 93-288 as amended, the Disaster Relief Act of 1974), authorizes federal assistance to local and state governments through a Presidential Disaster Declaration.

A. INITIAL DAMAGE ASSESSMENT

Immediately following a disaster, an initial damage assessment must be performed by the local jurisdiction to assess the impacts of the disaster. This assessment should provide an estimate of the type and the extent of damages, including probable costs. Often this will require the coordination of the various municipal governments who will also perform their own damage assessments. When the information has been collected, it is transmitted immediately to the State Emergency Operations Center (SEOC), Recovery Branch.

B. LOCAL DECLARATION OF EMERGENCY

Local jurisdiction have the authority to declare a local "state of emergency" pursuant to Section 252.38(3)(2)5,(e), *Florida Statues*. Even though a county can initiate a local state of emergency declaration at any time, it should be declared prior to requesting assistance from the state. Doing so lets state decision-makers know that an emergency situation exists which is beyond the response or recovery capabilities of the local jurisdiction. The state usually will not seek a Presidential Disaster Declaration for a county that has not declared a local state of emergency.
The enactment of such a declaration will enable counties to:

1. Request state assistance, if needed;

2. Invoke emergency related mutual-aid assistance; and

3. Waive the procedures and formalities otherwise required of the political subdivision by law, to respond to the emergency.

   These measures pertain to:
   - performing public works;
   - entering into contracts;
   - incurring obligations;
   - hiring permanent/temporary workers;
   - using volunteers;
   - securing rental equipment
   - acquiring and distributing supplies;
   - appropriating and expending public funds;
   - preventing price gouging;
   - regulating transportation; and
   - managing resources.

C. STATE OF EMERGENCY DECLARATION BY THE GOVERNOR

If a county determines the emergency or disaster is beyond its ability to effectively respond, a state of emergency can be declared by the Governor through an executive order. The action of the Governor will be in support of the local jurisdiction's expressed needs. The declaration of a state of emergency by the Governor serves to:

1. Activate the emergency response, recovery, and mitigation phases of the state and local emergency management plans; and
2. Provide authority for the mobilization and deployment of all resources to which the plans refer, pursuant to Section 252.31-62, *Florida Statues*, or any other provision of law to emergencies.

D. PRELIMINARY FEDERAL/STATE/LOCAL DAMAGE ASSESSMENT

Once the state has received the initial damage assessment, the state and the Department of Homeland Security will initiate a joint preliminary assessment in cooperation with the affected county government. The action is taken to verify the severity and magnitude of the damage in order to justify the need to pursue a request for federal assistance.

If a joint preliminary damage assessment is initiated, local jurisdictions should provide the appropriate transportation, maps and guides to the damaged areas. The more expeditiously the data can be collected, the quicker a potential disaster declaration can be obtained.

E. REQUEST FOR PRESIDENTIAL DISASTER DECLARATION

When state and local resources are inadequate to effectively respond to an emergency or major disaster, The Robert T. Stafford Disaster Relief and Emergency Assistance Act (The "Stafford Act") allows for federal assistance through a Presidential Disaster and/or Emergency Declaration.

The Governor requests this assistance if the situation meets the criteria for a declaration. The Governor submits a written request to the President through the Department of Homeland Security, Region IV, in Atlanta. If the Department of Homeland Security develops information to supplement the Governor's request, this is also sent to the President who determines the final disposition. The President's decision is transmitted through FEMA region IV back to the Governor.

GOVERNOR'S REQUEST
COMPLETION OF STATEWIDE DAMAGES

↓

THE DEPARTMENT OF HOMELAND SECURITY, REGION IV
REVIEW DATA FOR ACCURACY

↓

THE DEPARTMENT OF HOMELAND SECURITY HEADQUARTERS
MAKES RECOMMENDATION

↓

OFFICE OF THE PRESIDENT
DECISION MADE ON REQUEST

↓

GOVERNOR NOTIFIED OF DECISION

Damage Assessment Process

One of the most important elements of a county's response to an emergency or disaster is damage assessment. This process is essential in determining what happened, what the effects are, which areas were hardest hit, what situations must be given priority and what types of assistance are needed (e.g., public, individual, or business). Emergency response can be more effective, equipment and personnel can be better used, and help/recovery can be provided quicker if a thorough damage assessment is performed.

The purpose of this section is to aid in understanding the process of assessing damages and providing disaster relief. It addresses:

a) eligible types of assistance;

b) composition of the damage assessment team(s); and

c) the damage assessment forms;

TYPES OF APPLICANTS ELIGIBLE FOR PUBLIC ASSISTANCE:

- State Government Agencies
- Local Government Agencies
- Qualified Private Non-profit Organizations
- Indian Tribes or authorized tribal organizations

A. ELIGIBLE TYPES OF ASSISTANCE

In the aftermath of a disaster, damage assessments must be performed to determine the impacts on individuals and eligible facilities. This is necessary because of the corresponding types of federal/state assistance available. Each type of assessment is designed to quantify the amount of damages an individual or community incurred. The damages must be separated into eligible programs, which are described in the next section.

1. Public Assistance

Four types of applicants are eligible for Public Assistance:

1) State Government Agencies,

2) Local Governments, which includes irrigation and other special districts organized under state law,

3) certain qualified Private Non-Profit Organizations that provide educational, emergency, medical, utilities, custodial care or essential governmental services, and

4) Indian Tribes or authorized tribal organizations.

THE SEVEN BASIC CATEGORIES OF ELIGIBLE DAMAGE:

- Category A – Debris Clearance
- Category B – Emergency Protective Measures
- Category C – Road Systems
- Category D – Water Control Facilities
- Category E – Buildings and Equipment
- Category F – Public Utility Systems
- Category G – Other

There are seven basic categories of eligible damage:

Category A – Debris Clearance

This category includes all disaster-related debris on nonfederal public roads (including the right-of-way), nonfederal public waterways, other public property and private property when local government forces legally undertake removal. It can also cover the cost of demolition of structures if those structures were made unsafe by the disaster.

Category B – Emergency Protective Measures

This category addresses the provision of appropriate emergency measures taken before, during, and after a disaster to save lives, protect public health and safety, and protect improved public and private property (i.e., search and rescue, barricades, sand bags, security personnel, etc.)

Category C – Road Systems

This category addresses damages to non-federal roads, bridges, and associated features such as shoulders, ditches, culverts, and traffic control devices.

Category D – Water Control Facilities

Eligible damages under this category include costs to repair irrigation systems, drainage channels, and pumping facilities. Repair of levees, dams, and flood control channels is restricted to debris removal, flood fighting, and emergency repairs, if constructed for the purpose of eliminating or reducing the threat of flooding.

Category E – Buildings and Equipment

Eligible damages under this category include costs to repair or replace public buildings, their contents and systems, heavy equipment, and vehicles.

Category F – Public Utility Systems

Under this category, assistance is available for damaged water treatment and delivery systems, landfills, sanitary sewerage, storm drainage systems, and light / power facilities.

Category G – Other

This category includes parks and recreational facilities or any other public facility damages that do not reasonably fit into one of the other six categories.

2. Individual Assistance

The purpose of individual damage assessment is to determine the extent to which individuals and private businesses have been impacted by the disaster.

- **Damage to Homes**

A person whose primary residence has been damaged due to a disaster may qualify for various forms of disaster assistance. When the damage assessment teams go into the field, they estimate the degree of damage to the home, evaluate the victim's insurance coverage and determine the habitability.

- **Damage to Businesses**

Businesses damaged by a disaster may be eligible for certain individual assistance programs. The Small Business Administration offers disaster loans for both physical damages and economic injury, which require two different types of damage assessment.

B. DAMAGE ASSESSMENT TEAMS

To conduct an accurate damage assessment, local governments must have capable Damage Assessment Teams. These teams should be identified and trained in advance of the disaster so they will be prepared when needed. Team members should be selected from the following groups:

- City and County Engineers
- Utility Company Personnel
- Police and Fire Officials
- Property Appraisers
- Building Inspectors
- County Agricultural Extension Agents
- County Health Officials
- Voluntary Agency Officials
- Real Estate Appraisers
- Insurance Agency Representatives

The composition of the Damage Assessment Teams will vary depending on the severity, type of damage, and the availability of personnel. Each team should have a team leader who makes sure their team has the proper forms, maps with identified areas marked and transportation. Coordination of the teams is normally the responsibility of the county emergency management office.

C. DAMAGE ASSESSMENT FORMS

The following Damage Assessment Forms can be found at the end of this booklet.

- Public Assistance Damage Assessment Form
- Individual Homes Damage Assessment Forms
- Business Physical Damage Assessment Forms

Federal Assistance Programs and Processes

When the President approves the request for a Presidential Disaster and/or Emergency Declaration, a variety of federal programs are made available to public and private entities and individuals. The following is a brief explanation of the disaster assistance process and programs.

A. PUBLIC ASSISTANCE

Public Assistance is a disaster relief program through which the federal government supplements the efforts of state and local governments and eligible private non-profit and tribal organizations to return their property and service capability to pre-disaster condition. These efforts primarily address the repair, replacement, restoration, and mitigation of disaster damaged publicly owned facilities and the facilities of certain private non-profit and tribal organizations.

PUBLIC ASSISTANCE

The repair, replacement, restoration, and mitigation of disaster damaged publicly owned facilities and the facilities of certain private non-profit organizations.

There are two types of Public Assistance authorized: "Emergency" and "Permanent" work. Emergency work includes efforts to save lives, protect property, remove debris and maintain operation of essential facilities. Permanent work involves actions necessary to repair, restore, reconstruct or replace public and certain private non-profit facilities and infrastructure damaged or destroyed by the disaster. (See: The seven eligible categories of work [Categories A-G] on page 9). The project completion deadlines are set from the date the major disaster or declaration is declared. Six months is allowed for emergency work and eighteen months for permanent work. Based on extenuating circumstances or unusual project requirements, the State may extend the deadlines an additional six months for emergency work and thirty months for permanent work on a project-by-project basis.

1. Method of Funding

The "Stafford Act", as amended, has streamlined the funding methods for Public Assistance projects. The Act requires a minimum 25 percent federal funding elibible projects. This may be increased by the

President. The 25 percent non-federal share responsibility is decided by the Grantee/State. Currently, there are two types of grants (funding methods) available, based on the cost of the project:

- **Large Project Grant** – A large project grant is approved when the total estimated project cost to repair or replace eligible public damage is $54,100* or more. The grants must be used to restore public or private non-profit facilities to their pre-disaster condition. Funds are authorized based on the Department of Homeland Security Project Worksheets and paid on a cost reimbursement basis. These projects are monitored and are subject to a final inspection before the final payment is made.

- **Small Project Grant** – A small project grant is approved when the total project cost to repair or replace eligible public damage is less than $54,100*. The Project Worksheets for small projects provide funds based on actual or estimated costs. The Federal share of approved small projects is paid to the applicant as soon as the federal funds are obligated to the state. The state share if applicable, is paid upon approval by the Legislative Budget Committee.

* The threshold amount for large and small projects is adjusted each October to reflect the changes in the Consumer Price Index For All Urban Consumers (CPI) published by the US Department of Labor.

2. Funding Options

Applicants may choose to use the following funding options if it will benefit their situation. These options are designed to give the applicant a greater degree of flexibility. Both options can be used under large or small project grants, and are voluntary.

- **Alternate Projects—**If a community receives a large or small grant and it is determined that the public welfare would not be best served by repairing, restoring, reconstructing or replacing a damaged facility, an "alternate project" may be requested. Under this option, the eligible amount of the original projected damage estimate would be reduced by 10 percent of the federal and state share if the facility were on unstable ground or by 25 percent of the federal and state share if it were on stable ground. These funds may be approved for use on other public facilities; constructing new facilities; or funding hazard mitigation activities. Funds necessary for completing alternate projects that ex-

ceed the federal and state share would come from local sources. Additional requirements may be imposed depending on the request.

- **Improved Projects—**When the applicant decides to make additional improvements while restoring the damaged facility to its pre-disaster condition, the "improved project" option can be requested. The applicant will be responsible for all funding that exceeds the approved estimate of eligible cost to complete the scope of work.

3. Public Assistance Process

The process for securing public assistance for an eligible applicant once a Presidential Disaster Declaration has been approved involves all levels of government at various stages.

1. **Applicants Briefing —**As soon as possible following a Presidential Disaster Declaration, the State Coordinating Officer and the State Public Assistance Officer will coordinate an Applicant's Briefing at the local level. This meeting acquaints prospective applicants with the public assistance process and project administration. Appropriate personnel should attend the Applicant's Briefing, including those who will know the general location of all the disaster damages; have the authority to submit a "Request for Public Assistance" form; and be responsible for recording information presented during the briefing and informing others in their organization.

2. **Applicant Kickoff Meeting** —Once the "Request for Public Assistance" forms are collected, they are entered into the Department of Homeland Security's database files. At this point, copies of the Requests are given to the Public Assistance Coordinators who are assigned to specific impacted areas within the declared disaster areas. The Public Assistance Coordinators will contact the applicants and set-up a "Kickoff Meeting" to review the entire Public Assistance process, to determine damages, and begin the project formulation preparation process.

3. **Project Worksheet Preparation**—Under the the Department of Homeland Security Public Assistance program, applicants are allowed to prepare their own Small Project Worksheets. Technical assistance is provided if needed and applicants are allowed 60 days after the Kickoff Meeting to prepare their Small Project Worksheets. However, if these are completed within 30 days

KEY POINTS

- Attend Applicant's Briefing and submit a request for Public Assistance
- Attend Kickoff Meeting with Federal/State Public Assistance Coordinator– discuss project formulation
- Prepare Project Worksheets– work in conjunction with Public Assistance Coordinator
- Address applicable Special Considerations (floodplain management insurance, hazard mitigation, and compliance with environmental and historical preservation laws)
- Complete application for Federal and State Funds
- Maintain required documentation (labor, equipment, materials, and contracts)
- Receive payment of small projects
- Complete approved disaster work within time allowed
- Request final inspections
- Submit documents for final inspection, program review and close out
- Receive reimbursement – final payment on large projects
- Keep all documentation for three years after State closes disaster with the Department of Homeland Security

THE PUBLIC ASSISTANCE PROCESS:

1. Applicants Briefing
2. Applicant Kickoff Meeting
3. Project Worksheet Preparation
4. FEMA and State Review
5. Obligation of Approved
6. Project Worksheets
7. Initial Payments
8. Completion of Work
9. Final Inspection and Certification
10. Final Payment
11. Audit Requirements
12. State Approval of Audit

they are allowed to go through a shortened validation process greatly reducing the time for approval. The Public Assistance Coordinators will coordinate with Project Officers and local representatives to prepare any required Large Project Worksheets within the 60-day period.

4. **The Department of Homeland Security and State Review** —As the Project Worksheets are prepared and submitted, the Department of Homeland Security and State Public Assistance Coordinator teams review them for completeness and accuracy. Every attempt is made to resolve any errors or problems with the applicant prior to the Department of Homeland Security's formal approval or disapproval.

5. **Obligation of Approved Project Worksheets** —After a Project Worksheet has been approved and processed, the Department of Homeland Security will obligate the appropriate funds to the State. Copies of the approved Project Worksheet and financial documentation are also provided for the state and applicant's files.

6. **Initial Payments** —The State completes a Funding Agreement Contract with the applicant (now "subgrantee" or "sub-recipient"). Upon receipt of the approved Project Worksheet funds from the Department of Homeland Security initial payments are processed as follows:

   • **Small Project Worksheets** – Federal share (75-percent or more determined by President) of eligible costs paid immediately; state share, if applicable, (determined by state legislature) will be paid with legislative budget approval.

   • **Large Project Worksheets** – Federal share is paid in partial increments on a reimbursement basis as subgrantee submits required requests and expense documentation; the state share, if applicable, is paid or funds are made available by the legislature. A final inspection and approval of all projects is required. The State will perform the final inspection to ensure the project was completed per the scope of work and will certify the work and costs are in compliance with the provisions of the Department of Homeland Security/State Agreement.

7. **Completion of Work** —When a Large Project is completed, the subgrantee will submit a Project Summary of Documentation to

the State with a Request for Final Inspection. The State schedules a final inspection. When all Small Projects are completed, the Applicant notifies the State, who in turn has the option to inspect the scope of work completion. Completion of the project "completion and certification report" (P4) by the Applicant and State is required by the Funding Agreement to complete the process.

8. **Final Payment**—For Large Projects, the subgrantee will submit a request for final payment when the final inspection is completed and any discrepancies are resolved. All eligible State and Federal shares are paid before closure requests are submitted to FEMA.

9. **Audit Requirements** —All recipients of public assistance will be subjected to the audit requirements of the Single Audit Act of 1984 (as amended in 1996), OMB Circular A-133.

10. **State Approval of Audit** —Once the audits are performed, the state must approve the audit report. All audit exceptions and discrepancies must be resolved prior to closing out the project.

B. EMERGENCY PROGRAMS

Emergency Declarations and Fire Declarations will allow Federal recovery assistance at no less than 75 percent Federal share for emergency response to conditions that threaten disaster. This assistance is available to State and local governments and is administered, as applicable, in the same manner as in the Public Assistance Program for declared disasters.

1. **Emergency Declaration Program**
   An Emergency Declaration is approved by the President and may not require Preliminary Damage Assessments. The assistance is limited to Category A and Category B emergency work costs as provided in Disaster Declarations.

2. **Fire Management Assistance Program**
   A Fire Declaration is approved by the Department of Homeland Security when it is determined that an uncontrolled wildland fire constitutes a disaster threat to the public and to improved property. Assistance is limited to costs related to firefighting and other emergency work related to fire response when the State can show that the eligible costs have exceed a required Fire Cost Threshold. Some limited restoration work is also available for timely restoration of damages caused by fire response operations.

C. INDIVIDUAL ASSISTANCE

After the President signs the disaster declaration that includes Individual Assistance programs, it is important to inform affected individuals and businesses through press releases and community relations efforts that programs are available to assist them in recovery efforts.

To make it easy for affected individuals to apply for assistance, the Department of Homeland Security has set-up a Tele-registration process using a toll free telephone number to the National Information Processing Center:

1-800-621-3362 or TDD 1-800-462-7585

Once applicants have completed the tele-registration process, they are automatically referred to certain programs and notified by mail about the availability of other programs.

There is a wide range of opportunities available for individuals to receive assistance , including the following:

- **Disaster Recovery Centers**—In order to provide additional information on the disaster assistance programs, Disaster Recovery Centers may be set-up in each of the declared counties. Representatives from federal, state and local governments as well as volunteer organizations staff these centers. These representatives can provide technical information on the disaster programs and, in certain cases, assist in applying for programs not handled automatically through Tele-registration.

- **Human Needs Assessment Teams**—Human Needs Assessment Teams are comprised of local and/or state agency volunteers for the purpose of providing a "ground truth" impact analysis of individual needs immediately following a disaster. This assessment could range from one to three days, with findings reported twice daily to the local Emergency Management Agency and relayed to the State Emergency Operations Center (EOC).

- **Community Relations** – Community Relations is a public relations activity involving information collection and dissemination, which is used to notify individuals within the impacted communities about disaster assistance programs and other relevant information. This is accomplished primarily through joint Department of Homeland Security/state/local Community Re-

lations Teams. The teams canvas neighborhoods in the impacted areas, contact victims directly, meet with local officials and the leaders of the community-based organizations to establish networks that can help in providing assistance in the affected counties.

- **Federal Assistance to Individuals and Households—**In the event of a Presidential declared disaster, this program may be authorized in order to meet the needs of the eligible victims and provide recovery assistance. The program has two main components, Housing and Other Needs Assistance. Direct or Financial Housing Assistance may be provided to uninsured (or underinsured) applicants, including grants and/or loans for rental assistance, home repair or replacement, and permanent housing construction, if necessary. The Other Needs Assistance includes grants and/or loans to replace uninsured personal property and transportation, and disaster-related medical, dental, and funeral expenses.

- **Small Business Administration (SBA) Program—**Once implemented, the Small business Administration Program offers low interest loans to individuals and businesses for refinancing, repair, rehabilitation, or replacement of damaged property (real and personal). Loans may be available to businesses that have suffered an economic impact as the result of the disaster. A Small business Administration declaration can be obtained independently or in concert with a Presidential Disaster Declaration. An independent or "agency" declaration for physical damage requires a minimum of 25 homes and/or businesses in each affected county with uninsured losses of more than 40 percent of the fair market value. Small Business Administration declarations for economic injury may be requested when at least five businesses suffer substantial economic losses due to a disaster event.

- **Disaster Unemployment Assistance**—Individuals unemployed as a result of a major disaster, not covered by regular state or private unemployment insurance programs, or who have exhausted their benefits, may be eligible for disaster unemployment benefits. The weekly compensation received will not exceed the maximum amount of payment under Florida's Unemployment Compensation program, and may be provided until an individual is re-employed or up to twenty-six weeks after the major disaster is declared, whichever is the shorter period.

TO APPLY FOR ASSISTANCE:

The Department of Homeland Security has set-up a Tele-registration process using a toll free telephone number to the National Information Processing Center:

1-800-621-3362
or
TDD 1-800-462-7585

INDIVIDUAL ASSISTANCE

There is a wide range of individual disaster assistance programs, including the following:

- Disaster Recovery Centers
- Human Needs Assessment Teams
- Community Relations
- Federal Assistance to Individuals and Households
- Small Business Administration
- Disaster Unemployment Assistance
- Crisis Counseling
- Farm Service Agency
- Income Tax Service
- Legal Assistance
- Unmet Needs
- Cora Brown Fund
- The Florida Reservist Program
- Citizen Corps
- Community Emergency Response Teams
- Community Development Block Grant Program

- **Crisis Counseling**—This program provides immediate and long-term services to meet the mental health needs of those affected by a major disaster, including screening, diagnostic and counseling techniques, outreach, education services and public information.

- **Farm Service Agency**—The Farm Service Agency provides low-interest disaster loans to farmers, ranchers and agricultural operators for physical or production losses. Loans of up to 80 percent of production loss or 100 percent of physical loss or $500,000 (whichever is less) may be made to either the tenant or owner of the agricultural business.

- **Income Tax Service**—The Internal Revenue Service helps victims identify ways in which the disaster affects their federal income tax. Information on casualty loss credits, early tax refunds and lost documentation is provided to disaster victims.

- **Legal Assistance—**This program provides free legal assistance to low-income victims of a major disaster through the Young Lawyers Division of the American Bar Association. The assistance typically includes advice on insurance claims, counseling on landlord/tenant or foreclosure problems, assistance with home repair contracts, consumer protection matters and replacement of important legal documents destroyed in the disaster.

- **Unmet Needs**—Unmet Needs Committees, Interfaith Networks and Volunteer Organizations Active in Disasters, primarily made up of local churches and private, non-profit organizations, provide assistance to disaster victims whose needs have not and will not be met by the federal, state and local disaster assistance programs.

- **Cora Brown Fund—**This fund may provide last-resort assistance to the victims of a major disaster for needs that cannot be met by governmental agencies or other organizations (such as the local Community Based Organizations).

- **The Florida Reservist Program—**The Reservist Program enlists and trains individuals having specialized expertise for use in staffing various response and recovery operations in the aftermath of a disaster. Reservists may be deployed to work in Community Relations, Disaster Recovery Centers, the Disaster Field Office, shelters, or Damage Assessment. In the periods between disasters, Reservists are provided training and have access to informational materials in order to maintain readiness for the next major event.

Citizen Corps—Citizen Corps utilizes the skills and abilities of the American people to prepare communities for the threats of terrorism, crime, public health and safety, and disasters. At the local level, Citizen Corps Councils, comprised of a network of volunteer organizations (faith-based and private), help drive citizen participation within a community by coordinating Citizen Corps programs, identify volunteer opportunities to support local law enforcement and emergency response personnel, educate and train citizens on preparedness activities and oportunities, and identify local resources to support Citizen Corps. Citizen Corps programs include the following: Community Emergency Response Teams, Neighborhood Watch Program, Volunteers in Police Service, and the Medical Reserve Corps.

Community Emergency Response Teams (CERT) – The Community Emergency Response Team program is a partnering effort between local emergency personnel to train members of neighborhoods, community organizations or employees at workplaces in basic disaster preparedness, response, and recovery skills. If a disastrous event overwhelms or delays a community's professional response, CERT members can assist individuals by applying basic disaster response and organizational skills to help save and sustain lives until help arrives. They serve as on scene "eyes and ears" providing valuable initial damage observation and local neighborhood status information to local first responders as well as, serving as trained auxiliary personnel assisting first responders during a major disaster.

Community Development Block Grant Program—Often following a major Presidential disaster declaration supplemental funding is provided through the Federal Department of Housing and Urban Development to the Florida Community Development Block Grant (CDBG) Program administered by the Florida Department of Community Affairs, Division of Housing and Community Development. CDBG uses the supplemental funds to assist communities in recovering from the effects of disasters. More than 50-percent of the funds awarded to local government must be used for projects, which serve a low to moderate-income population. Eligible projects normally include such mitigation activities as:

- voluntary acquisitions or if appropriate elevation of storm damaged structures.
- relocation payments for displaced people and businesses.

FLORIDA citizen corps

FLORIDA PREPARES

CITIZEN CORPS PROGRAMS INCLUDE THE FOLLOWING:

- Community Emergency Response Teams
- Neighborhood Watch Program
- Volunteers in Police Service,
- Medical Reserve Corps.

- rehabilitation or reconstruction or residential and commercial buildings.
- assistance to help people buy homes, including down payments assistance and interest subsidies.
- improvements to public sewers and water facilities.

THE "STAFFORD ACT" specifies that all applicants for public assistance should have flood insurance.

INDIVIDUALS IN SPECIAL FLOOD HAZARD AREAS who received "Other Needs" assistance for flood disaster losses to property must purchase and maintain flood insurance. If flood insurance is not purchased and maintained, future assistance will be denied.

D. FLOOD INSURANCE REQUIREMENTS

One very important element for receiving public assistance is the flood insurance requirement. The "Stafford Act" specifies that all applicants for public assistance should have flood insurance. For those public facilities without flood insurance, eligible costs will be reduced by the maximum amount of flood insurance proceeds the applicant could have received had the facility been fully covered by flood insurance. Applicants will be required to commit to maintaining insurance coverage for the total eligible amount as a condition of receiving public assistance. No assistance for any facility will be available in future disasters, unless the required insurance has been obtained and maintained.

Individuals in ***Special Flood Hazard Areas*** who received "Other Needs" assistance for flood disaster losses to property must purchase and maintain flood insurance. If flood insurance is not purchased and maintained, future assistance will be denied. If the insured structure is sold, the requirement to maintain flood insurance stays with the structure that received disaster assistance as a result of flood damage. If the structure is sold, the seller is required to notify the buyer of the house of the need to purchase and maintain flood insurance. If the buyer is not notified, suffers uninsured flood losses and receives disaster assistance, the seller may be required to repay the government for the assistance the buyer received.

Hazard Mitigation Programs

HAZARD MITIGATION is defined as any sustained action taken to reduce or eliminate long-term risk to people and property from hazards and their damaging effects.

Hazard Mitigation is defined as any sustained action taken to reduce or eliminate long-term risk to people and property from hazards and their damaging effects. As the importance of mitigation has become more widely recognized, the number of mitigation programs has greatly expanded. Additionally, standard disaster recovery programs have integrated provisions for mitigation, and traditional non-disaster assistance programs have found that offering mitigation assistance in the aftermath of a disaster is consistent with overall program goals.

The Disaster Mitigation Act of 2000 stipulates that prior to receiving mitigation grant funding, all eligible applicants must have a Department of Homeland Security approved Local Mitigation Plan. In Florida, each county and its incorporated municipalities have developed and adopted a multi-jurisdictional Local Mitigation Strategy which when revised will meet the Federal mitigation planning requirements.

The following discussion focuses on five major hazard mitigation related programs. The first two are "pre-disaster" assistance programs, which are available annually; the remaining three are "post disaster" assistance programs and normally available only after a major disaster.

A. PRE-DISASTER ASSISTANCE

1. The Flood Mitigation Assistance Program

The National Flood Insurance Reform Act of 1994 (Sections 1366 and 1367) authorizes the Flood Mitigation Assistance Program, which provides annual funding, to mitigate repetitively flooded structures insurable under the National Flood Insurance Program (NFIP). The Flood Mitigation Assistance Program operates as a partnership between the Florida Department of Community Affairs, Division of Emergency Management and participating communities, which have a Department of Homeland Security approved Flood Mitigation Plan. The goal

of the Flood Mitigation Assistance Program is to implement measures designed to reduce risks to National Flood Insurance Progam-insurable structures. There are two types of grants available to local governments: community planning grants and project grants. Eligible projects include:

- elevation or floodproofing of structures;
- acquisitions of real property and relocation or demolition of the structures; and
- minor structural flood control projects and minor beach renourishment.

2. Pre-Disaster Mitigation Grant Program

Section 203 of the Stafford Act authorizes the Pre-Disaster Mitigation Grant Program to implement intermediate and long-term mitigation measures. The Program provides funding to states and local governments and Native American tribes. Funding for this program is provided through the National Disaster Mitigation Fund on an annual, nationwide, competitive basis. All applicants must participate in the National Flood Insurance Program and must not be suspended or on probation from the Program.

The Pre-Disaster Mitigation Grant Program is administered by the Division of Emergency Management, who on an annual basis will solicit applications from eligible applicants. All projects that are submitted must be included in the Local Mitigation Strategy and endorsed by the Local Mitigation Strategy Working Group. Additionally, all eligible applicants must have a Department of Homeland Security approved Local Mitigation Strategy or local mitigation plan prior to receiving grant funding.

Projects are submitted to the State to determine eligibility, cost-effectiveness and compliance with the National Environmental Policy Act. All proposed mitigation measures must be consistent with the State Mitigation Plan and the planning requirements of the Stafford Act. Pre-Disaster Mitigation Grant Program funds may be used to fund projects that protect either public or private property. Eligible projects include:

- structural retrofits;
- acquisition and/or elevation of flood prone structures; and
- minor flood control projects.

B. POST-DISASTER ASSISTANCE

Public law 100-707, the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (the Stafford Act), authorizes both the Public Assistance Hazard Mitigation Program (Section 406) and the Hazard Mitigation Grant Program (Section 404).

The Hazard Mitigation Grant Program—Section 404 of the Stafford Act authorizes the Hazard Mitigation Grant Program (HMGP) to implement intermediate and long-term mitigation measures. The Hazard Mitigation Grant Program provides funding to state and local governments, private non-profit organizations and Native American tribes.

FEMA provides 75 percent of the funding and requires a non-federal match for the remaining 25 percent. The amount of federal funds available for the Hazard Mitigation Grant Program for each Presidentially declared disaster is equal to 7.5 percent of the combined federal expenditures associated with that disaster for Individual Assistance Programs and the Public Assistance Program. The Division of Emergency Management administers the Hazard Mitigation Grant Program. Following every major federally declared disaster, Florida Division of Emergency Management staff contact eligible applicants within all declared counties through the respective Local Mitigation Strategy Working Group to schedule an Applicant Briefing. This briefing provides eligible applicants an overview of the program's goals, the funding amount, the application process and all deadlines.

The Local Mitigation Strategy Working Group submits projects to the Division of Emergency Management, who in-turn reviews each submitted project to determine eligibility, cost-effectiveness and compliance with the National Environmental Policy Act. In addition, proposed mitigation measures must be consistent with the priorities set forth in the State Hazard Mitigation Plan, the Hazard Mitigation Grant Program Administrative Plan and in accordance with the planning requirements of the Stafford Act. The Hazard Mitigation Grant Program may be used to fund projects that protect either public or private property. Examples of the State of Florida's funding priorities are as follows:

- structural hazard control or protection such as storm water control facilities;
- retrofitting of critical facilities such as flood proofing or installation of hurricane shutters;
- property acquisition, relocation and elevation to protect structures from future damage;
- small scale drainage improvements to existing drainage facilities; and
- other small scale flood protection measures to critical facilities.

U.S. Department of Defense and Other Federal Resources

In the aftermath of a major disaster, the governor may request from the President of the United States under section 403 of the "Stafford Act" the use of resources from the U.S. Department of Defense for the purpose of performing, on public and private land, any emergency work which is necessary for the preservation of life and property. Such emergency work can only be carried out for a period not to exceed ten days. Other federal agencies may be directed to provide assistance to meet immediate threats to life and property resulting from a major disaster. This could include equipment, supplies, facilities, personal medicine, credit, and other resources.

Mutual Aid Agreements

Mutual Aid Agreements are made between jurisdictions or agencies to facilitate the provision of aid in the event of an emergency or a disaster. Agreements can cover reciprocal services and/or direct payment for services. In a Declaration for which emergency work is eligible, the Department of Homeland Security may reimburse mutual aid costs in accordance of a pre-written agreement that provides for compensations for the services.

1. Local Mutual Aid Agreements—are typically agreements governmental jurisdictions within a county, between neighboring counties, or otherwise on a regional basis. These agreements typically do not involve compensation for services that are provided on a more or less routine basis. Generally, locally mutual aid services are provided upon request for localized emergency situations on a short-term basis. An example of a regional mutual aid agreement would be on between the State Division of Forestry and local fire departments within their multi-country districts to assist each other as needed in fire emergencies.

2. Statewide Mutual Aid Agreement—is the agreement sponsored by the Florida Division of Emergency Management for participation between the State and local political subdivisions such as counties, municipalities, school districts and special purpose districts in the provision of emergency response assistance during major events. The Statewide Mutual Aid Agreement supercedes local mutual aid agreements in major events that are typically signified by a Governor's Proclamation of Emergency and/or activation of the State and local Emergency operations Centers. Currently, all 67 counties in the State of Florida, almost all municipalities, plus many districts and other political subdivision of the State are current participants in the Statewide Mutual Aid Agreement. The Agreement provides for compensation of mutual aid services by the requesting party. The Agreement also is in effect between participating parties when there is no other local mutual aid agreement between them.

3. Emergency Management Assistance Compact (EMAC) - is an Interstate Agreement that is established by the State legislation in most States that allows for mutual aid between the States to assist State and local jurisdictions. The Emergency Management Assistance Compact also has provision for compensation. Further guidance for the expectations and obligations of participating States under the Emergency Management Assistance Compact has been developed by the National Emergency Management Association (membership of State Emergency Management Organizations).

Conclusion

This document is designed to briefly describe the sequence of events necessary to secure assistance following an emergency or disaster. To obtain more detailed information, refer to the *State of Florida Comprehensive Emergency Management Plan (CEMP)* prepared by the Florida Department of Community Affairs, Division of Emergency Management. A copy of this document can be obtained through the Division of Emergency Management, 2555 Shumard Oak Boulevard Tallahassee, Florida 32399-2100.

DAMAGE ASSESSMENT FORMS

- Public Assistance Initial Damage Assessment Form
- Individual Homes Preliminary Damage Assessment Forms
- Business Losses Initial Damage Assessment Forms

INITIAL DAMAGE ASSESSMENT - PUBLIC ASSISTANCE

(1) DAMAGED ENTITY: _____

(a) County Government (b) Municipality

(c) Private Non-Profit (d) Indian Tribe

(Specify One)

(2) COUNTY: _____

(3) POPULATION: _____

(4) ANNUAL OP BUDGET: _____

(5) OUTSTANDING DEBTS : _____

(6) NET BUDGET: _____

(7) INCIDENT (X)

( )FLOOD

( )HURRICANE

( )TORNADO

( )OTHER _____

(Specify)

(8) ADD'L INFO SOURCE _____

(9) TELEPHONE NUMBER _____

(10) ASSESSMENT TEAM _____

(11) INCIDENT PERIOD _____

(12) DATE OF SURVEY _____

(13) PAGE ____ OF ____

REF NO. (14)	NAME/LOCATION (STREET,SR, X-ROADS,ETC.) (15)	DESCRIPTION OF DAMAGE (16)	CATEGORIES (DOLLARS) A DEBRIS REMOVAL (17)	B PROTECTIVE MEASURES (18)	C ROADS,SIGNS, BRIDGES (19)	D WATER CONTROL (20)	E BLDGS & EQUIP. (21)	F PUBLIC UTILITIES (22)	G PARKS&REC. &OTHER (23)	TOTAL ESTIMATED DAMAGES (24)	$ AMOUNT INSURANCE COVERAGE (25)	TOTAL ESTIMATED UNIS. LOSS (26)	COMMENTS (NOTE ANY IMPACTS DUE TO LOSS) (27)
		TOTALS											

EM 40

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(28) TOTAL EST.UNINS. LOSS/POPULATION=$____ / CAPITA

(29) TOTAL EST. UNINS. LOSS/NET BUDGETx100=_% IMPACT ON BUDGET

INSTRUCTIONS: INITIAL DAMAGE ASSESSMENT - PUBLIC ASSISTANCE

A. GENERAL INFORMATION

1. **DAMAGED ENTITY** - The term "Damaged Entity" refers to the public entity (municipality, county government, private non-profit entity or Cherokee Indian Nation) which owns the damaged property and/or is responsible for its maintenance or upkeep. Examples of various "Damaged Entities" include the City of Lumberton, the town of Dixon or the Brunswick Electric Membership Corporation. Each "Damaged Entity" must have a separate Initial Damage Assessment -Public Assistance form on which to document its damages.
2. **County** - Indicate the name of the county wherein the damaged property is located or where the incident-related expense was incurred.
3. **Population** - Enter the population of the affected jurisdiction. This is only applicable if the jurisdiction in question is a local government entity or the Cherokee Indian Nation.
4. **Annual Op Budget** - The "Annual (Operating) Budget", as used here, is the cost of the "Damaged (public) Entity's" normal operating expenses (salaries, utilities, equipment maintenance, supplies, etc.) To include monies budgeted for capital projects.
5. **Outstanding Debts** - The term "Outstanding Debts" refers to the amount of monies allocated this fiscal year for servicing the "Damaged (public) Entity's " outstanding debt. It does not refer to the "Damaged (public) Entity's" total debt.
6. **Net Budget** - The "Net Budget" is equal to the "Annual Operating Budget" minus any "Outstanding Debts".
7. **Incident** - This term refers to the tornado, hurricane, flood, fire, chemical spill, etc., which caused the need to file the initial Damage Assessment - Public Assistance report in the first place. Simply use a check mark to designate the type of incident. If the incident was not a flood, hurricane or tornado and "other" is checked, please specify the type of incident
8. **Add'l Information Source** - Indicate the name and job title of the official(s) contacted for fiscal, insurance, and damage information.
9. **Telephone Number** - Indicate the telephone number(s) of those contacted and listed above as "Additional Information Sources".
10. **Assessment Team** - Indicate the last name, first initial, of those individuals responsible for conducting this Initial Damage Assessment - Public Assistance report and for reporting the damages as shown.
11. **Incident Period** - Indicate the date this damage assessment was conducted.
13. **Page____of___** - Pages should be numbered in consecutive order with the total number of pages indicated on each page, i.e.., 1 of 5, 2 of 5, 3 of 5, etc.

B. DAMAGE ASSESSMENT INFORMATION - PUBLIC ASSISTANCE

14. **Ref. No.** - The term "Ref. No." is an abbreviation for reference number. Each affected public property is to be numbered in consecutive order for ease in identification, totaling sites, facilities, etc.
15. **Name/Location (street, SR, X-ROAD, etc)** - Give the name of the damaged or destroyed facility as well as its site location. For example XYZ Waste Water Treatment Plant, 2.8 miles west of the Int. Of Hwy 55 and SR 210 on SR 210 or latitude and longitude from GPS.
16. **Description of Damage** - Describe the general damage incurred at the particular site identified. However, each entry should correspond to only one single category of work. Do not combine categories of work. For example, if you are documenting damages to a building, enter all damages to the building on one line. A second entry for associated debris removal should be entered on a separate line. The following are only examples and can serve as a general guide:

    Category A - Emergency Debris Removal
    "Wind generated building materials, trees and personal property on public property," or "rock, sand, trees, stumps, and other debris reducing waterway opening".

    Category B - Emergency Protective Measures
    "Search and rescue, traffic control and security: police and firemen regular and overtime pay,temporary employees, etc.," or "temporary pumps for flooding".

    Category C - Roads, Signs, Bridges
    "Roadway surface washed out by floodwaters," or "pavement washed out and failed, subgrade and ditches scoured," or "flood damage to road surface, culvert and ditches," or "bridge abutments undermined, wing walls and rip-rap washed out."

    Category D - Water Control (Facilities)
    "High water damaged levee" or "high velocity flow scoured material from behind drainage or outlet structures".

    Category E - Public Buildings and Equipment
    "Floodwaters deposited debris throughout interior of building", or "walls, floors, ceiling, doors, HVAC systems, wiring, plumbing, roofing, etc. damaged."

    Category F - Public Utilities
    "Sewer lines blocked with debris," or "electrical distribution system damaged"

    Category G - Parks, Recreational Facilities, Other
    "Floodwaters, high winds damaged/destroyed park grasslands," or "school ballpark lights misaligned."
17. **Category A - Debris Removal** - Estimate, on a site by site basis, the total dollar cost to remove debris and dispose of elsewhere. Use $6.00 per cubic yard of debris to estimate cost. Hint: Calculate the amount of debris on a cubic yardage, site by site basis. The size of any one "site" is generally considered to be about all the debris, along one city block, which could be brought to the right-of-way and hauled away. Add all sites together and report on one line. Retain estimates for later use.
18. **Category B - Protective Measures** - Estimate the total dollar expenses incurred for labor, equipment and materials used in responding to the incident.
19. **Category C - Roads, Signs, Bridges** - Estimate damages, in dollars, to the damaged entity's road systems to include: pavement, subgrade, ditches, culverts, curbs, gutters, sidewalks, bridge abutments, wing walls, rip rap, signs, etc.
20. **Category D - Water Control** - Estimate damages, in dollars, to any flood control, drainage, and irrigation works including but not limited to: dikes, levees, drainage channels, drops, checks, siphons, flumes, gabions, and catch basins.
21. **Category E - Bldg. & Equip.** - Estimate, in dollars, damages to any hospitals, public libraries, penal and public welfare institutions, public colleges and universities, police and fire stations, public office buildings and recreational buildings along with related equipment, furnishings, consumable supplies, etc. This includes those privately owned, not for profit, buildings and related equipment damaged or destroyed as a result of the incident.
22. **Category F - Public Utilities** - Estimate, in dollars, damages incurred by municipal and county owned utilities to include electrical distribution systems (ElectriCities), water and waste water treatment facilities, sewage pump stations, wells, etc. Also obtain estimates of damages incurred by private non-profit rural electric cooperatives, telephone companies, and other large private non-profit entities.
23. **Category G - Parks & Rec. & Other** - Estimate, in dollars, damages incurred by municipal and county owned recreational areas and equipment to include tennis courts, ball parks, recreational parks, school stadiums (not school buildings), swimming facilities, soccer fields, etc.
24. **Total Estimated Damages** - Add together the amount of dollar damages or expenses incurred on each line and enter that amount here.
25. **Dollar Amount Insurance Coverage** - Request from the proper official(s), the dollar insurance coverage for any of the described damages. Enter this amount as indicated. If the amount of insurance coverage is unknown, enter unknown. However, continue to try and obtain the "Dollar Insurance Coverage" and report the information as it becomes available.
26. **Total Estimated Unins. Loss.** The "Total Estimated Uninsured Loss" is calculated by subtracting the "Dollar Insurance Coverage" from the "Total Estimated Damages".
27. **Comments (note any adverse impacts due to loss)** - Enter any information not heretofore disclosed, which would indicate severe impact to the community, its people, the economy, etc.
28. **Total Est. Unins. Loss/Population=$____Capita** - The incident's per capita impact is calculated by adding together all estimated uninsured losses and dividing by the population of the affected jurisdiction. Example: A municipality of 6,000 people suffered uninsured losses of $18,000 for debris removal, $4,000 for building damages and $21,000 for recreational and water facility damages. The per capita impact to the municipality is:

    ($18,000 + $4,000 + $21,000) / 6,000 people = $7.17 per person

29. **Total Est. Unins. Loss/Net Budget X 100% =_____%** Impact on Budget - The % impact on an affected public entity's budget is calculated by adding together all estimated uninsured losses, dividing by the net budget and multiplying the entire result by 100 per cent. Example: The total operating budget for the public entity is $5,000,000. Amount obligated for servicing debts equals $650,000. The total estimated uninsured losses were as outlined under number 28 above or $43,000. The percent impact on budget is:

    ($43,000 / $5,000,000 - $650,000) X 100% = 0.99%

DISASTER HOUSING PROGRAM
PRELIMINARY DAMAGE
ASSESSMENT
USE ONE LINE FOR EACH ADDRESS

CITY _____ COUNTY _____ STATE _____ PAGE ____
TYPE DISASTER OF ____
ASSESSMENT TEAM: _____ DATE _____ MAP ____

	ADDRESS	HOME			Affected Habitable						DEGREE of DAMAGE																		Inaccessible	Water Depth		Probable Assistance	
											Minor						Major						Destroyed										
		PRI		2nd	Dwelling Type			INS			Dwelling Type			INS			Dwelling Type			INS			Dwelling Type			INS				bsm	1st		
		O	R		SF	MF	MH	HO	FL	Lo	SF	MF	MH	HO	FL	Lo	SF	MF	MH	HO	FL	Lo	SF	MF	MH	HO	FL	Lo			Flr	RA	HR
	1	2a	2b	3	4a	4b	4c	4d	4e	4f	5a	5b	5c	5d	5e	5f	6a	6b	6c	6d	6e	6f	7a	7b	7c	7d	7e	7f	8	9	10	11	12
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Columns 4(a,b,c), 5(a,b,c), 6(a,b,c), 7(a,b,c), & 8 MUST equal Column 2
Columns 5(a,b,c), 6(a,b,c), 7(a,b,c) MUST equal 5(d,e), 6(d,e) 7(d,e) 11, 12

r. macklin 770.220.5310 -- Region IV (04-01)

DISASTER HOUSING ASSISTANCE PRELIMINARY DAMAGE ASSESSMENT FORM INSTRUCTIONS
ADDRESS:
1. Number and Street Name
HOME:
PRI=Private, 2a. O= Owner, 2.b. R= Renter *(Check only one),* 3. 2 nd= Second residence not Primary Residence
AFFECTED HABITABLE: * *See following for additional explanation for criteria for determining type of damage.*
4a. SF = Single Family, 4b. MF = Multi-Family, 4c. MH = Mobile Home, 4d/e. INS = Insurance, 4d. HO = Homeowners, 4e. FL = Flood (*Check type of coverage note: HO and FL may not cover high winds such as hurricane or tornado. Try to obtain coverage or non coverage for type of incident. Also, not- or under- insured.) ,* 4f. LO = Low Income.
DEGREE OF DAMAGE:
5. Minor 5a. SF = Single Family, 5b. MF = Multi-Family, 5c. MH = Mobile Home, 5d/e.INS = Insurance, 5d. HO = Homeowners, 5e. FL = Flood (*Check type of coverage note: HO and FL may not cover high winds such as hurricane or tornado. Try to obtain coverage or non coverage for type of incident. Also, not- or under- insured.),* 5f. LO = Low Income.
6. Major 6a. SF = Single Family, 6b. MF = Multi-Family, 6c. MH = Mobile Home, 6d/e.INS = Insurance, 6d. HO = Homeowners, 6e. FL = Flood (*Check type of coverage note: HO and FL may not cover high winds such as hurricane or tornado. Try to obtain coverage or non coverage for type of incident. Also, not- or under- insured.),* 6f. LO = Low Income.
7. Destroyed 7a. SF = Single Family, 7b. MF = Multi-Family, 7c. MH = Mobile Home, 7d/e. INS = Insurance, 7d. HO = Homeowners, 7e. FL = Flood (*Check type of coverage note: HO and FL may not cover high winds such as hurricane or tornado. Try to obtain coverage or non coverage for type of incident. Also, not- or under- insured.),* 7f. LO = Low Income.
8. INACCESSIBLE is Home ok but inaccessible due to road gone or flooded? Make notes.
WATER DEPTH: 9. BSM = basement, 10. 1 st FL =First Floor (*make notes as to approximate inches above door threshold).*
PROBABLE ASSISTANCE:
11. RA = Rental Assistance, 12. HR = Home Repair

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 no 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 or 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.

INITIAL DAMAGE ASSESSMENT - BUSINESS LOSSES

(1) COUNTY:_____

(2) MUNICIPALITY:_____

(3) INCIDENT (X)
( )FLOOD
( )HURRICANE
( )TORNADO
( )OTHER_____
(Specify)

(4) ASSESSMENT TEAM
_____
_____
_____
_____
_____

(5)INCIDENT PERIOD:_____

(6)DATE OF SURVEY:_____

(7)PAGE_____OF_____

REF. NO. (8)	NAME OF BUSINESS / SITE LOCATION / TELEPHONE NO. (9)	NAME OF TENANT OR OWNER & TYPE OF BUSINESS (10)	ESTIMATED DAYS OUT OF OPERATION (11)	EMPLOYEES NUMBER (12)	EMPLOYEES COVERED BY U.I. (13)	REPLACEMENT COST OR FAIR MARKET VALUE (14)	ESTIMATED DOLLAR LOSS (15)	DOLLAR AMOUNT OF INSURANCE COVERAGE (16)	% UNINSURED LOSS TO BUSINESS VALUE ((col. 15)-(col. 16)) / (col. 14) X 100% (17)	IF COLUMN 17 IS: <40% (X) MIN. (18)	40-75% (X) MAJ. (19)	>75% (X) DEST. (20)
		Tenant OR Owner (circle one)				LAND:$_____	$	$				
						STRUCTURE:$_____	$	$				
						CONTENTS:$_____	$	$				
						OTHER:$	$	$				
		Tenant OR Owner (circle one)				LAND:$_____	$	$				
						STRUCTURE:$_____	$	$				
						CONTENTS:$_____	$	$				
						OTHER:$	$	$				
		Tenant OR Owner (circle one)				LAND:$_____	$	$				
						STRUCTURE:$_____	$	$				
						CONTENTS:$_____	$	$				
						OTHER:$	$	$				
		Tenant OR Owner (circle one)				LAND:$_____	$	$				
						STRUCTURE:$_____	$	$				
						CONTENTS:$_____	$	$				
						OTHER:$	$	$				
		Tenant OR Owner (circle one)				LAND:$_____	$	$				
						STRUCTURE:$_____	$	$				
						CONTENTS:$_____	$	$				
						OTHER:$	$	$				
		Tenant OR Owner (circle one)				LAND:$_____	$	$				
						STRUCTURE:$_____	$	$				
						CONTENTS:$_____	$	$				
						OTHER:$	$	$				
		Tenant OR Owner (circle one)				LAND:$_____	$	$				
						STRUCTURE:$_____	$	$				
						CONTENTS:$_____	$	$				
						OTHER:$	$	$				
		TOTALS				$	$	$				

EM 40-A
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Instructions: Initial Damage Assessment - Business Losses

A. GENERAL INFORMATION

1. **County -** The term "County" refers to the name of the county where the reported damages occurred. Information reported on the Initial Damage Assessment - Business Losses form is a composite of all such damages incurred within the stated "County".

2. **Municipality -** Indicate the name of the municipality where these business or industrial losses were incurred.

3. **Incident: Flood ( ), Tornado ( ), Hurricane ( ), Other ( ) -** The term "Incident" refers to the flood, tornado, hurricane, fire, chemical spill, etc., which caused the need to file this report in the first place. Check the appropriate incident. If "Other" is checked, specify the incident by name.

4. **Assessment Team -** Indicate the last name, first initial, of those individuals responsible for obtaining the information contained on the form.

5. **Incident Period -** The "Incident Period" refers to the time span from when the incident occurred to when there is no longer a threat to people or their property. In the case of a hurricane, flood, or even a fire, the "Incident Period" may encompass several days. In the case of a tornado, the "Incident Period" is usually only one day. However, there are exceptions.

6. **Date of Survey -** The term "Date of Survey" refers to the date the information being reported is assessed. This may or may not be the date the incident occurred.

7. **Page___Of___ -** Pages should be numbered in consecutive order with the total number of pages indicated on each page, i.e., 1 of 5, 2 of 5, 3 of 5, etc.

8. **Ref. No. -** The term "Ref. No." is an abbreviation for "reference number". Each affected business or industry are to be numbered in consecutive order for ease in identification, totaling businesses and industries, etc.

9. **Name of Business/Site Location/Telephone Number** - Indicate the name of the business or industry which incurred physical damages as a result of the incident. If more than one building or facility was affected per business or industry, summarize and report damages on one line only. Also enter the site location of the affected business or industry. For example, the site location would include the street, route, road, industrial park, etc, where the impacted structure is located. Also enter the business telephone number.

10. **Tenant/Owner (circle choice) & Type of Bus. -** Circle whether the damaged structure and contents being assessed is owned by the business occupant (circle O) or rented/leased by the business occupant, and thus a tenant (circle T). IF THE BUSINESS OCCUPANT IS A TENANT, ADD TO THE FORM A SECOND BUSINESS FOR THE OWNER OF THE BUILDING. Enter the kinds of products manufactured, stored, shipped, treated, sold, etc., by the affected entity. If services are provided, indicate the type of service, e.g., catering, landscaping, legal financial, etc.

11. **Estimated Days out of Operation -** Estimate the number of days the affected business or industry will be inoperable as a result of the incident.

12. **Number (Employees) -** Obtain from the owner or other officials the number of people employed by the business or industry. If not readily available, give best estimate.

13. **Covered by U.I. (Employees) -** Obtain from the employer or appropriate officials the number of employees covered by Unemployment Insurance. If the information is not readily available, give best estimate.

14. **Replacement Cost or Fair Market Value -** Obtain from the employer or other appropriate officials, or estimate from tax records the total replacement cost or fair market value of the damaged business' land, structure and contents.

15. **Estimated Dollar Loss -** Obtain from the owner or other appropriate officials the estimated total dollar loss incurred as a result of the incident. If the information is not readily available, give a best estimate. Include losses to inventory, equipment, furnishings, etc.

16. **Dollar Amount Insurance Coverage -** Obtain from the owner or other appropriate officials the estimated total dollar amount of insurance coverage. If unknown, enter "unk".

17. **% Unins. Loss Bus. Value -** The "% Unins. Loss Bus. Value" is an abbreviation for the percent uninsured loss to the value of the business. This value consist of the relationship between the businesses' total losses, its insurance coverage, and the replacement cost or total fair market value of land, structure and contents. The percentage is calculated by subtracting column 16 from column 15 and dividing that number by the dollar estimate listed in column 14. The entire result is then multiplied by 100%. For example, if the:

    Estimated Dollar Loss = $325,000
    Dollar Amount of Insurance Coverage = $100,000
    Total Fair Market Value:
    Land = $120,000
    Structure = $675,000
    Contents = $200,500

    Then, the % uninsured loss to the value of the business is:
    ($325,000-$100,000 / ($120,000+$675,000+$200,500) X 100% = 22.6%

    If the insurance information required under column number 16, "DOLLAR AMOUNT INSURANCE COVERAGE", is not known, then do not attempt to calculate the percentage to be entered under column 17. Simply, leave this column blank.

18. **If Col. 17 is <40% Min -** If the percentage calculated and entered under column number 17, "% UNINS. LOSS BUS. VALUE', is less than 40%, check "MIN". Column number 17 must have been filled have been filled out in order to complete this entry. If column 17 is left blank, also leave columns 18, 19 and 20 blank.

19. **If Col. 17 is: 40% - 75% Maj -** If the percentage calculated and entered under column number 17, "% Unins. Loss Bus. Value", is between 40% and 75% (inclusive), check "Maj". Column number 17 must be filled out in order to complete this entry. If column 17 is left blank, also leave columns 18, 19 and 20 blank.

20. **If Col. 17 is: >75% Dest -** If the percentage calculated and entered under column number 17, "% Unins. Loss Bus. Value", is greater than 75%, check "Dest". Column number 17 must have been filled out in order to complete this entry. If column 17 is left blank, also leave columns 18, 19 and 20 blank.

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Visit our website:
www.FloridaDisaster.org