

**Preliminary Damage Assessment
for Individual Assistance
Operations Manual
(9327.2-PR)**

Federal Emergency Management Agency

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

Level 1 - Overview: A brief concept summary of a disaster-related function, team, or capability.

Level 2 - Standard Operating Procedures (SOP) or Operations Manual: A complete reference document, detailing the procedures for performing a single function (Standard Operating Procedure), or a number of interdependent functions (Ops Manual).

Level 3 - Field Operations Guide (FOG): A durable pocket or desk guide, containing essential nuts-and-bolts information needed to perform specific assignments or functions.

Level 4 - Job Aid: A checklist or other aid for job performance or job training.

This document is consistent with and supports the current plans and procedures of the National Response Framework (NRF) and the National Disaster Recovery Framework (NDRF) for implementation of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended, 42 U.S.C. § 5121 *et seq.* and its implementing regulations in Title 44, Chapter I of the Code of Federal Regulations (CFR) Emergency Management and Assistance.

I. Forward

This manual was developed to create uniform procedures for performing Individual Assistance (IA) Preliminary Damage Assessments (PDAs), nationwide, in response to an impacted State's request. Establishing guidelines for PDA procedures ensures that regardless of the location, type of disaster, or FEMA Regional Office involved, the assessment of damages will be consistent, thorough, and well-coordinated.

This manual was prepared and reviewed by FEMA Regional staff, in collaboration with State, Tribal, and local government representatives with extensive field experience in performing PDAs. It incorporates procedures developed and used by individual Regional offices in the course of conducting PDAs throughout the United States in a variety of disasters over a period of years and reflects FEMA's extensive experience working with State, Tribal, and local governments. FEMA also published this manual for a 30-day public comment period beginning October 13, 2011 (76 FR 6328), and conducted direct outreach to Tribal representatives. This manual incorporates the comments received.

In addition to ensuring the uniformity of damage assessments nationwide, the procedures in this manual have been designed to support ongoing initiatives. During the summer of 2010, FEMA initiated a work group to improve the IA PDA process. As part of the improvement plan, which will be piloted during 2012, FEMA will leverage new technologies and develop additional training tools to establish a nationally credentialed damage assessment workforce. The improvement plan includes the creation of a repository of historical damage assessment information to forecast the potential impact of disasters and the resulting unmet needs of individuals, businesses, the public sector, and the community as a whole.

It is important to note that while only States may request a declaration, damage may occur on Tribal lands or territories. When this manual refers to local government, that term includes Indian Tribal governments. Specific guidance on conducting PDAs on territorial and Tribal land is included in this manual.

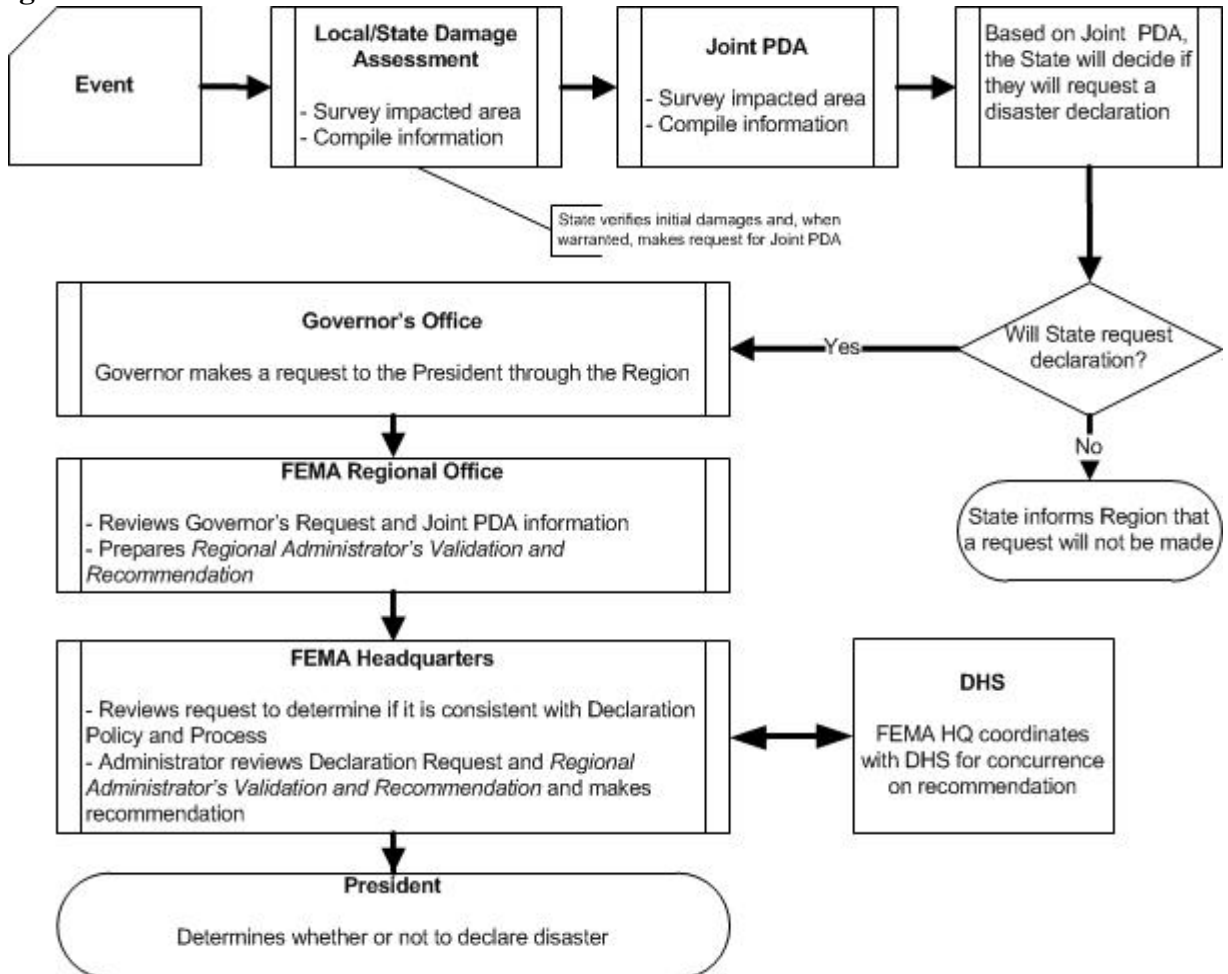
This manual is effective July 18, 2012, and supersedes FEMA Manual 9327.1 PR, PDA for IA Operations Manual, April 2005, and will be reviewed every two years.

Questions and inquiries related to this manual are welcomed and should be addressed to the Individual Assistance Division, Recovery Directorate, 500 C Street, SW, Washington, DC, 20472-3100, email FEMA-IA-POLICY@fema.dhs.gov or by phone (202) 212-1000.

II. Overview

The primary purpose for conducting Individual Assistance (IA) Preliminary Damage Assessments (PDAs) is to identify the impact, type and extent of disaster damages and to determine the impact on individuals and communities while identifying the resources needed for the community to recover. The PDA is an important first step in the declaration process, as depicted in Figure II-1. All references to PDAs in this manual refer to Individual Assistance (IA) PDAs unless otherwise specified.

Figure II-1: Overview of Declaration Process



Several actions must occur prior to initiating a PDA. In accordance with 44 CFR 206.33 (a), “When an incident occurs, or is imminent, which the State official responsible for disaster operations determines may be beyond the State and local government capabilities to respond, the State will request the Regional Administrator to perform a joint FEMA-State preliminary damage assessment.” It is not anticipated that all events will result in the need for Federal assistance; therefore, the State will be expected to verify initial reports of damage, in some manner, before requesting this support. In most instances, the State can use the survey information that the local government has already collected in the impacted areas to verify the reports of damage. States may verify reported damages by having staff validate them, leverage

geo-spatial or modeling technology, and review photographs or video footage of the damaged areas.

The State's PDA request will be in writing, and will describe the disaster event and type and severity of damage. It will outline the areas to be surveyed; number of teams needed, and may include meeting location and time. Based upon this request, a Joint PDA may be initiated, with teams being dispatched to designated areas. In some instances as damage is being identified, the State may request additional areas that would require a PDA. In requesting additional counties, the State will need to provide, in writing, the same types of information and verification of damages required in an initial request.

The PDA teams survey the impacted areas and compile the information. The PDA information will be used by the State to determine if the response and recovery actions will require Federal support.

If the Governor determines that the State does not have adequate resources to respond and recover from the disaster, and supplemental Federal assistance is required, a request for an emergency or major disaster declaration may be made to the President through the Regional Administrator. The PDA information, along with the Governor's request, is included with the *Regional Administrator's Validation and Recommendation* and is then forwarded to FEMA Headquarters for review and processing.

The PDA is an essential part of the declaration process and provides critical information for the implementation of recovery programs. The information gathered is analyzed to determine the anticipated forms of assistance and estimated program costs. The PDA also serves as a management tool for determining (in the event of a declaration) Joint Field Office (JFO) location, number of staff, the need for and locations of Disaster Recovery Centers, program funding, and other requirements. In rare instances when a disaster is declared before a PDA is completed (e.g., after a catastrophic earthquake when it is immediately apparent that a disaster declaration is warranted), the assessment is still needed to determine program costs and implementation requirements.

The requirement for a PDA may be waived for those incidents of unusual severity and magnitude that do not require field damage assessments to determine the need for supplemental Federal assistance or in such other instances determined by the Regional Administrator upon consultation with the State.

A. Introduction and Background

This manual details the standard procedures for performing a PDA, although the manner of collecting information in a PDA may vary according to the magnitude of the event. The purpose of this manual is to:

- Establish a standardized process by which consistent damage impact information is gathered and reported by PDA teams before and after a Presidential Declaration.

- Clearly define the roles and responsibilities of the parties involved in the PDA process.
- Describe what information is needed and how information is obtained, sources of information, and the way in which PDA information is captured on standardized forms for analysis and identification of program needs.
- Define degrees of residential damage.

Users of this manual should have a basic understanding of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (42 USC 5121-5207), Title 44 of the CFR, the National Response Framework, the National Disaster Recovery Framework, executive orders, policies, and established procedures governing the various Federal disaster assistance programs.

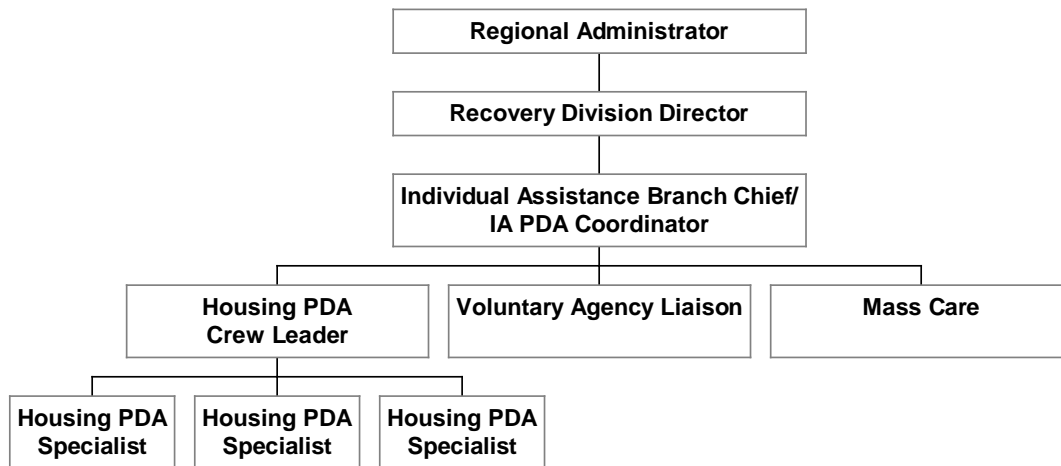
B. Summary of IA Operations

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

In Figure II-2, the IA PDA team is depicted within the Regional organization.

Figure II-2: IA PDA Organization Chart

Note: The Region is responsible for processing initial PDA requests, while requests for additional counties are the responsibility of the JFO. In a JFO, the damage assessment including the narrative, statistical information and recommendation will be gathered and processed through the JFO IA Branch Director, to the Operations Section Chief and then to the FCO who forwards it to the Regional Administrator for coordination.



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

- The Housing PDA Specialists serve on a PDA team and gather the data and submit it to the Housing PDA Crew Leader for review and concurrence.

- Depending on the size of the disaster, multiple Housing PDA Crew Leaders may be required who would then report the gathered data to the IA PDA Coordinator. In smaller disasters, the Housing PDA Crew Leader may also serve as the IA PDA Coordinator.
- The Housing PDA Crew Leader then submits final field reports to the IA PDA Coordinator, who reviews the information and combines it with information provided by the Voluntary Agency Liaison (VAL) and Mass Care (MC/EA).
- The IA PDA Coordinator compiles the information into the appropriate narrative and statistical formats and forwards the formatted information through the chain of command for inclusion into the *Regional Administrator's Validation and Recommendation*.
- If the State chooses to request a declaration, then the IA Branch Chief and Recovery Division Director capture the findings in the *Regional Administrator's Validation and Recommendation* and make a recommendation on whether the disaster warrants a Presidential Disaster Declaration with Individual Assistance authorized. The Regional Administrator reviews the Division's recommendation and makes a Regional recommendation through the *Regional Administrator's Validation and Recommendation*.
- The *Regional Administrator's Validation and Recommendation* is forwarded to the FEMA Headquarters Declaration Unit for further review and processing. Refer back to Figure II-1 for a depiction of this process.

C. Roles and Responsibilities of IA PDA Staff

Housing PDA Specialists should have a good understanding of damages caused by various types of disasters and the methods and approximate time required to make repairs. Housing PDA Specialists will also coordinate with state and local team members to gather more general information on the affected area and the impact of the disaster on the community.

Generally, PDA teams consist of members from:

- FEMA Individual Assistance Branch
- State Emergency Management
- Local Jurisdiction
- U.S. Small Business Administration (SBA)
- FEMA Mitigation
- Other (e.g., Public Information Officer, VAL, Other Federal Agencies, and voluntary agencies, as applicable).

The State hosts the PDA teams and is responsible for identifying damaged areas, although local government regularly assists in this task. The State team member should be able to provide additional situational, disaster-specific information and when needed, assist in providing transportation and if necessary a facility to coordinate the PDA effort.

The FEMA Housing PDA Specialist is responsible for accurately reporting the results of the PDA. The State and FEMA IA team members are responsible to ensure the data represents a consensus of the team's findings.

Roles and responsibilities are identified by title; however actual responsibilities may shift according to available staff.

- **IA Branch Chief or Designee:** The IA Branch Chief is responsible for all PDA activities and provides compiled and analyzed information for inclusion in the *Regional Administrator's Validation and Recommendation* when a declaration is requested by the State. In some instances, the IA Branch Chief could serve as the IA PDA Coordinator or assign a designee. Some of the routine functions the IA Branch Chief, or designee, must perform are outlined below:

- IA PDA training/overview
- Program analysis to determine needs
- Approve time sheets and travel vouchers
- Approve group and individual Travel Authorizations
- Deployment of team members through the Automated Deployment Database (ADD) system
- Initial coordination with State, SBA and other Federal agencies
- Team assignments
- Reconcile survey findings
- Serve as central collection point for field findings
- Coordinate with other Federal, State, and voluntary agencies regarding impacts and response activities from their respective agencies
- Gather flood insurance policy information from the National Flood Insurance Program (NFIP) for the affected area in order to better assess uninsured losses.
- Gather, in conjunction with the state, any homeowners' insurance policy information available (e.g., insurance commission, census, homeowners affected by incident, etc.)
- Research (in concert with the Regional Environmental Officer) FEMA records on Coastal Barriers Resources Act (CBRA) communities
- Advise PDA teams to gather available housing resource information
- Obtain American Red Cross (ARC) or other voluntary agencies damage assessment surveys, when possible
- Collect demographic information and compare to actual field findings
- Conduct exit interview with State counterpart

- **Housing PDA Crew Leader:** The Housing PDA Crew Leader is responsible for collecting PDA data from team members. They may also serve as a Housing PDA Specialist, if the PDA is localized and roles can be combined. Some of the duties of the Housing PDA Crew Leader are:

- FEMA PDA team member pre-briefings
- FEMA PDA team member post-briefings

- Coordination with SBA
 - Collection of data and survey reports from team members
 - May reassign team members to different locations, as necessary
 - Track current locations of PDA Teams
 - Work with State IA PDA Lead for specific field tasks
 - Receive survey report from VAL and Mass Care
 - Ensure data is accurate and arrived at by consensus
 - Provide technical and administrative support to field PDA teams
 - Research (in concert with Mitigation staff) FEMA records on flood policies and sanctioned communities
 - Provide IA Branch Chief/Designee with accurate and detailed field reports
- **Housing PDA Specialist:** The Housing PDA Specialist is a team member responsible for collecting PDA surveys to include the following:
 - Number of damaged dwellings
 - Degree of damage
 - Insurance coverage
 - Income levels
 - Types of structures (e.g., manufactured homes, multi-family, single family, non-traditional housing)
 - Ownership/occupancy status
 - People with functional and access needs
 - Utility outages
 - Official evacuations
 - Damage of private roads and bridges
 - Estimated number of inaccessible and secondary homes
 - Availability of housing resources
 - Information regarding health and safety concerns
 - Number of deaths and injuries
 - Concurrence with state counterparts on degree of damage to residential structures
 - Dissemination of survey findings to SBA and state team members
 - Collections of other data and their impact on the area (e.g., business and economic impact, unemployment, shelters, etc.)
 - Obtaining other data as needed or required (e.g., tribal, language, transportation, food resources, hospitals, etc.)
 - Provide collected data to Housing PDA Crew Leader, as scheduled
 - **FEMA Voluntary Agency Liaison:** Voluntary Agency Liaisons (VALs) support the PDA process by coordinating with Voluntary Organizations Active in Disaster (VOAD), and independent agencies, to determine disaster impact to individuals and families; consolidating response activities of VOAD and independent agencies in Situation Report format; and gathering information *in Regions where the VAL leads Mass Care efforts* (some Regions separate VAL and Mass Care components). The VAL coordinates with the volunteer sector to identify appropriate response activities and may be responsible for gathering the following information:

- Location of feeding and shelter sites
- Number and types of shelters
- Number of people and pets sheltered (maximum and current number)
- Number of deaths and injuries
- Number of Red Cross cases opened (or cases with other voluntary agencies if that information is available)
- Type of services being offered by voluntary agencies
- Number of meals and snacks served
- Number of comfort kits distributed
- Access and functional needs populations
- Official evacuations
- Information regarding health and safety concerns
- Household pet and service animal issues
- Provide data to PDA Coordinator

The information the VAL provides may include other impacts (e.g., impacts on nursing homes, etc.) and a report of VOAD/local or private organization response activities and limiting factors. The goal of the VAL, as in all staff conducting early assessment of disaster impacts, is to provide ground-level information that informs decision makers of the scope of the event.

- **FEMA Mass Care/Emergency Assistance:** Mass Care staff gathers the following information:

- Location of feeding and shelter sites
- Number and types of shelters
- Number of people and pets sheltered (maximum and current number)
- Number of meals and snacks served
- Household pet and service animal issues
- Provide data to PDA Coordinator

When Regional Mass Care staff is not available, these responsibilities may be completed by FEMA VALs.

- **State IA PDA Lead:** The State IA PDA Lead coordinates with the IA PDA Coordinator or Housing PDA Crew Leader depending on the size of the disaster. The State IA PDA Lead is also responsible for the following:

- Initiate, provide, and confirm local contacts
- Provide state maps
- Team assignments
- May reassign state team members to different locations, as necessary
- Provide demographic information, to include populations that may have a greater need, such as: populations with functional and access needs, low income populations, the elderly, or the unemployed.

- Coordinate transportation, if needed
- **State PDA Team Member:** The State PDA Team Member serves as the official host to the Federal team members. In addition to general PDA team duties, the State member is also responsible for the following:
 - Locate damaged areas to be surveyed
 - Provide demographic information, to include populations that may have a greater need, such as: populations with functional and access needs, low income populations, the elderly, or the unemployed
 - Provide other pertinent information related to the unmet needs caused by the disaster
 - Coordinate with the FEMA Housing PDA Specialist on state/Tribal and local concurrence of degree of damage to residential structures
- **Local PDA Team Member:** The Local PDA Team Member should:
 - Provide copies of initial assessments performed at the local level and reported to the State
 - Ensure all damaged areas are surveyed during the PDA
 - Determine the route the team will take to assess the damaged areas
 - Assist the state team member in providing required information
 - Provide demographic information, to include affected populations that may have a greater need, such as: populations with functional and access needs, low income populations, the elderly, or the unemployed
 - Serve as an expert on local issues
 - Provide cultural or unique considerations of the affected community
 - Provide an overview of the disaster for team members
 - Provide maps of damaged areas
 - Provide insurance information
 - Concur with the State PDA Team Member on degree of damage to residential structures
- **SBA PDA Team Lead:** The SBA PDA Team Lead responsibilities include the following:
 - Coordinate SBA PDA Team Member assignments
 - Compile SBA data for all teams
 - Submit agency findings to the IA PDA Coordinator to be included in the *Regional Administrator's Validation and Recommendation*
 - Share agency findings with the State IA PDA Lead
- **SBA PDA Team Member:** The SBA PDA Team Member collects the following information and submits it to the SBA team lead:
 - Number and type of damaged businesses

- Number of damaged homes
 - Degree of damage
 - Economic impact to the business community
 - Demographic information, to include affected populations that may have a greater need for assistance, such as: populations with functional and access needs, low income populations, the elderly, or the unemployed
- **FEMA Mitigation PDA Team Member:** The FEMA Mitigation PDA Team Member's responsibilities include identifying the following:

- Potential Hazard Mitigation (Stafford Act Sec. 404) projects
- Previous mitigation "success stories"
- Other potential mitigation projects
- Non-participating and sanctioned communities

Mitigation Team Members will submit their findings to a designated Mitigation Team Lead. Regional mitigation staff will analyze this data for the Mitigation portion of the *Regional Administrator's Validation and Recommendation*.

Note: In some instances, Mitigation staff may conduct PDAs on their own or with the Public Assistance PDA teams and not accompany IA PDA teams.

- **External Affairs Officers:** State or Federal External Affairs Officers are often present during PDAs, particularly when there is media attention. External Affairs should be notified when a PDA request is made. FEMA External Affairs' role includes the following:
 - Speak with the media about what the PDA team is doing and to answer questions regarding the Declaration process.
 - Serve as Congressional Liaisons, informing local, state, and federal officials about the PDA and Declaration process.
 - Coordinate with the local community to identify disaster related needs for populations with access and functional needs.
- **Others:** The information provided by Other Federal Agencies (OFAs), State agencies and Voluntary Agencies will help establish overall impacts to the affected areas. Information on agricultural impacts, disaster effects on the elderly and people with functional and access needs, job losses, and other disaster specific needs may be gathered from these contacts, even though they may not be actual team members. OFAs and voluntary organizations can provide information on the types of assistance their respective agencies are providing individuals affected by the disaster. Information on their response activities should be included in the *Regional Administrator's Validation and Recommendation*.

D. Deployments

Upon notification that the Regional Administrator has directed the Recovery Division to support an IA PDA request from an impacted State, the IA Branch Chief (or designee) will identify qualified FEMA PDA personnel through the ADD system. This individual will also notify the SBA, along with FEMA's Hazard Mitigation and External Affairs staff. OFAs that regularly partner with FEMA, such as the U.S. Department of Housing and Urban Development (HUD), should also be notified. The State will notify FEMA of the number of teams required to conduct the Individual Assistance portion of the PDA, State personnel to be assigned to each team and areas to be surveyed. Other FEMA offices and the SBA will determine their personnel to be assigned to each team and reporting requirements for their needs.

The identified FEMA team members are then deployed, in accordance with established ADD procedures, to the meeting location. Persons who are deployed from the Regional Office should arrange shipping of appropriate equipment/supplies to meet the needs of all the PDA teams.

E. Equipment/Supplies

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

- Cellular or satellite telephones
- Geospatial Positioning Systems (GPS)
- Laptop computers
- Aircards and information technology support
- Portable printers with extra ink cartridges, printer paper
- Scanner
- Camera
- PDA forms (sample PDA forms are found in Appendix B of this manual)
- Maps of affected areas
- Office supplies
- Specialized clothing, if needed (e.g., FEMA shirts, boots, rain gear, hard hats etc.)

Go-kits can be assembled in advance by each Region's IA Branch Chief to meet the needs of multiple disasters or individually at the time of the disaster with input from the IA PDA Crew Leader or IA PDA Coordinator.

III. Operations and Procedures

A. Team Assignments and Pre-PDA Briefing

When responding to a PDA request, a key first step is for the IA Branch Chief to coordinate with the State point of contact to establish how many PDA teams will be needed and determine a meeting location to conduct a pre-PDA briefing for PDA staff. This location is typically identified by the State. The IA Branch Chief, or designee, should then identify qualified FEMA PDA personnel and arrange for deployment. They should also notify SBA, as well as FEMA Hazard Mitigation and External Affairs of the PDA request and operational details.

At the pre-PDA briefing meeting, the Housing PDA Crew Leader, in coordination with state counterpart(s), will provide team rosters and contact numbers and assign teams to specific areas. State and local officials usually give a brief synopsis of the event, highlight response activities to date, and provide a safety briefing for all PDA field staff. There may be times when congressional staffers and/or elected officials attend the initial briefing. A list of all attendees and their contact information is created and maintained in the regional records.

Team assignments are based upon geographic or political jurisdictions (e.g., cities, counties, parishes) that are identified in the State's official request for a Joint PDA. The following items are generally included in the pre-PDA briefing:

- Discuss particulars of the event, to include insurance coverage and disaster-specific information (i.e., definition of degrees of damage, septic tanks, and wells). If PDAs are to be conducted in the Caribbean Islands, Pacific Islands, Tribal Nations or Alaskan Native Villages, appropriate regional staff (Tribal Liaison or other) should be involved in the pre-brief to ensure understanding of the specific cultures and local practices.
- Identify any disaster activity, ongoing, previous or pending that would affect PDA outcomes.
- Establish well-defined boundaries for PDA teams to survey (to preclude overlapping or leaving out areas and inadvertently impacting the accuracy of the PDA findings).
- Ensure that teams are prepared to participate in meetings with local officials during the PDA process.
- Set up a schedule for PDA teams to check in with the IA PDA Crew Leader to report findings and receive team reassignments.
- Provide clear guidance on when daily reports are due and when and where the final debriefing will take place.
- Review the data collection process (e.g., paper, electronic).
- Provide briefing packets to each Housing PDA Specialist. (The packet should outline all the information described above; plus contain maps, PDA forms/worksheets, and other materials).

B. Field Assessment Methods

The way in which PDA team information is gathered is relatively simple. However, unique and unusual circumstances may occur, and unconventional approaches may be required. As a standard practice, heavily impacted areas are given priority in the assessment process.

The length of time required to conduct a PDA varies. In large disasters, a PDA can be done quickly because the damage and impacts are obvious. In cases of severe, widespread damage, a declaration may be made prior to completing a PDA. A damage assessment may be conducted following the declaration in order to determine the need for IA programs and additional add-on counties. Additionally, photography is strongly encouraged on all PDAs.

In conducting a PDA, the following circumstances may cause delays:

- Damage may be ongoing or so severe that travel to the disaster site is difficult, or impossible, for a period of time.
- The impacted State cannot provide sufficient staff for the required number of field teams.
- The local jurisdictions may not be ready to work with the PDA teams.
- Multiple events impacting the same area.

1. Team Assessment Methods

In most cases, one (or a combination) of the following methods can be used by teams:

- *Windshield Survey*—Generally, the local representative will take the teams by car to the affected areas. The teams will record observed damages and hazards while driving through these areas, periodically stopping to conduct interviews to provide anecdotal evidence related to insurance coverage, occupancy type (owner or renter), and other significant information to support census information collected by the IA PDA Coordinator. This process is repeated street-by-street for the team's assigned area.
- *Door-to-Door*—A higher level of detail and household specific data can be gathered through this method. The teams are created and dispatched in the usual manner, but once in the affected areas they survey door-to-door. This level of verification is labor intensive but highly accurate. Generally, the team will speak with the occupant at the door. In the rare instance when damage can only be viewed from inside the house, the team may enter the home but only upon the verbal request of the occupant and when the entire team agrees the situation is safe and necessary. The door-to-door method is commonly used when an appeal PDA is requested. Development of a database of addresses seen in the original PDA can be useful. If an appeal PDA is to be conducted, addresses on the original PDA can be easily eliminated or supplemented.

- *Fly-Over*—When accessibility is an issue or to access remote areas, a “fly-over” may be required. An estimated number of damaged structures are determined while flying over populated areas. Usually, homes are counted in clusters (e.g., a cluster may equal 5 to 100 homes depending on the magnitude of the disaster, speed of the flight, and the density of the dwellings). As with the other PDA methods, the PDA teams are responsible for obtaining the degree of damage, income levels, etc, and should record this information on the tick sheet. Any pictures taken from the fly-over may be used to further analyze the degree of damage. Using maps, flight plans must be briefed and coordinated between the PDA team and the flight crew prior to flight. In addition, it is mandatory that FEMA and State team members have headsets for communication while in flight with the pilot. It is strongly suggested that a FEMA authority be present and some “on the ground verification” be obtained to validate assessment findings when conducting a “fly-over.”

2. Other Assessment Methods

In large or complex events, PDA teams may be replaced, entirely or in part, by other technical methods of gathering data related to disaster impacts. These methods may include predictive modeling and automated data collection, such as the following:

- Predictive modeling can be used to get an approximation of the extent and location of damage in large events. For example, immediately after an earthquake, FEMA’s Hazards U.S. (HAZUS) software can be used to develop maps predicting the location of areas most severely impacted by an earthquake.
- Similarly, remote sensing (aerial or satellite photos) can be used to identify damaged areas, including those not accessible by normal transportation. Refer to FEMA publication 9321.1-PR Remote Sensing in Federal Disaster Operations for procedures.

C. Narrative Information to Collect During a PDA

There are several types of general information that should be recorded during a PDA through the use of narrative text. These include, but are not limited to: demographic makeup of an affected area, a description of the impacted area, a description of the economic impacts of the disaster, and general observations of the community. Demographic information collected should include affected populations that may have a greater need for assistance, such as populations with functional and access needs, low income populations, the elderly, or the unemployed. The data collected will be used to determine whether the event meets the requirements of 44 CFR 206.48(b) to qualify for a declaration. For occupancy type, insurance, and income data, the field team should collect anecdotal evidence, when possible, by noting observations made in the affected area. Once gathered, this information is reviewed, compiled, and analyzed for possible inclusion in the *Regional Administrator’s Validation and Recommendation*.

1. Demographics

The PDA Team must collect information that expresses the negative impacts to the community's ability to recover. Disasters can impact special populations disproportionately, as pre-existing challenges and cultural considerations can complicate recovery. The collected demographic information should cover the following categories:

- Language considerations of affected populations
- Income levels of affected populations (to include examples of sources of income— e.g., agriculture, industrial, retail, service, professional, etc.)
- People with functional and access needs
- Cultural considerations (e.g., Tribal)
- Children
- Seniors

General demographic information is compiled using census information; however local assessment teams can often better illustrate how a disaster has specifically impacted persons with specific needs.

2. Description of Impacted Area and Concentration of Damage

The PDA team is required to provide a thorough and accurate description of damages and the impact on individuals in the affected areas, including pockets of damage, general home construction types, general price range of homes, type of community, and insurance issues. Areas of concentrated damage are used to determine the disaster's magnitude and should be noted. According to guidance provided in the 44 CFR 206.48(b)(1), "areas of high damage concentrations indicate a greater need for Federal assistance than widespread and scattered damages." Areas of non-disaster related damage should be identified and noted, if possible

3. Economic Impacts

The information gathered should present an accurate picture of the economic stability of a disaster-impacted community, such as pre and post disaster unemployment, agricultural losses, business losses, economic losses, etc. Information gathered should include major local or regional employers impacted and how long they may be expected to be closed or function below capacity.

4. Damage to Businesses and Loss of Critical Businesses

The SBA assesses damage to businesses in affected communities as part of the PDA team. FEMA team members should also note damaged businesses as a part of their narrative assessment. The loss of critical businesses like grocery stores, gas stations, or building suppliers in affected communities can complicate the recovery of those communities. Recovery impacts anticipated from the loss of these critical businesses should be outlined and include:

- Total number of businesses impacted by the disaster
- Number of destroyed businesses
- Number of businesses with major damage
- Number of businesses with minor damage
- Number of affected businesses
- Critical businesses lost due to the disaster
- Anticipated date of reopening
- Recovery impact
- Distance to nearest alternative

5. Impact on Non-Profit Organizations

Local non-profit, faith-based and community-based organizations contribute substantially to both the steady state support available to the community and the recovery of disaster survivors. Impacts that limit, or prohibit, this support can have tremendous immediate and long-term consequences.

Organizations like food banks, soup kitchens, local churches, community development organizations, economic development organizations, clinics, non-profit case management organizations, non-profit housing corporations, and non-profit care/living facilities provide necessary ongoing support to those with a low income, children, the elderly, and people with access and functional needs. Information gathered may include (Instructions are provided on page 41 of this manual):

- Anticipated date when service will be restored
- Services lost
- Number of residents served by the facility
- Whether services are continued through other means

6. Insurance

It is essential to report underinsured and uninsured properties. Recent U.S. Census data and local officials are useful in determining the number of affected homes that are not insured. FEMA's National Processing Services Center also can provide flood insurance information and more importantly, the purchase and maintenance requirements imposed on properties by the National Flood Insurance Reform Act. It is important to note whether homes in the affected communities have a flood insurance requirement. Additionally, the PDA pre-briefing should address what types of disaster damage are covered by various insurance policies.

Note: Please refer to Attachment A for a table outlining the different types of insurance and coverage.

7. Income

To complete the *Regional Administrator's Validation and Recommendation*, it is necessary to determine the percentage of low income households in the damaged areas. This information can be more accurately captured through census data, but anecdotal evidence and information from local authorities can be useful in supporting the conclusion that the area is low income in the absence of census data.

8. General Issues that Affect Individuals

Communities are reliant on services made available from the public, private, and non-profit sector. When these services are disrupted by disaster, the effects can have rippling impacts across the community that make bad situations worse, and complicate the recovery of individuals and the community as a whole. The following factors may adversely affect the community's ability to recover. The presence of any of these factors (and data to support) should be noted. This list may not be exhaustive. If additional factors are present that make the event particularly devastating or which will delay recovery, data should be collected and the factor noted.

- Impacts on public transportation (busses, accessible vans, or other modes of public transport)
- Lack of building materials
- Availability of housing resources (State Led Disaster Housing Task Force, yard/window signs, local newspaper classified ads, real estate firms and associations, chamber of commerce, etc.)
- Contractor shortages
- Extreme weather conditions that may impact recovery
- Crisis counseling needs
- Length of time for utility interruptions
- Flood-prone areas
- Access issues related to closed roads or bridges
- Evacuations (estimated duration)
- Length of time for critical businesses to recover and open (grocery stores, fuel stations, discount retailers, etc.)
- Length of time for critical infrastructure to be restored (schools, hospitals, nursing homes, utilities, etc.)
- Unemployment issues (either pre-existing or disaster related)

D. Statistical Information to Complete PDA Field Forms

During the PDA process, team members should record dwelling damage information on PDA Field Forms. When the assessment is complete, the information is used to determine the number of probable assistance cases and projected funding requirements. The assessment of damaged structures is a key task for the PDA team. The following information will be recorded during the PDA process:

1. Dwelling Types

The following are the common dwelling types that are recorded: single family, multifamily, and manufactured housing units. It is important to identify the type of residence being surveyed as it affects estimates of projected costs, repair feasibility, and timelines for home repair completion.

2. Occupancy Types

There are three principal types of occupancy – owner, renter, and not primary (secondary or seasonal). It is important to distinguish between the occupancy types to determine probable forms and length of assistance required, as well as, corresponding program costs for owners and renters.

3. Insurance

It is essential to determine if the damaged property is insured or not. There are times when a single property could experience damage for both insured and uninsured damage (e.g., a severe storm causes roof damage and flooding causes flood-damage to the basement). When one or more causes of damage are uninsured the home should be marked as uninsured.

There are many resources available to determine whether or not a property has insurance. Some examples include: the local tax assessment office, the State Tax Commissioner, FEMA's National Flood Insurance Program (for flood insurance only), Tribal leaders, and residents of the impacted community. FEMA's National Processing Services Center also can provide flood insurance information and, more importantly, the purchase and maintenance requirements imposed on properties by the National Flood Insurance Reform Act. For more detailed information on insurance, please refer to Attachment A: Insurance Type Table.

Because this assessment is preliminary and is intended to be expeditious, certain assumptions, based on experience over many disasters, are often made regarding insurance. Those assumptions may include:

- If the home is less than 30 years old, it most likely carries a mortgage and is therefore required to carry homeowners' insurance.
- If a home is in a flood zone A, and was impacted by a previous flood that resulted in a Presidential declaration, the home, in most instances, would be required to maintain flood insurance for the lifetime of the property.

Additional information on how to record insurance information should be addressed during the pre-briefing on a disaster-by-disaster basis, as there are many variables. For example:

- Manufactured home insurance policies may or may not cover flood damage.
- An earthquake deductible can be as much as 20%. For a \$500,000 home, that would equate to a \$100,000 deductible.

- Severe storm and flooding damage on a typical home can result in an overlap of covered items. The pre-briefing should clarify which types of damage would generally be covered under homeowner's insurance and which damages would be covered by flood insurance.
- Condominium insurance may vary depending upon the condominium bylaws.

Note: Please refer to Attachment A for a table outlining the different types of insurance and coverage.

4. Degree of Damage

There are five levels of damage: Destroyed, Major, Minor, Affected, and Inaccessible. When considering damage levels, it is important to remember that FEMA's mission is to return the structure to a safe, sanitary and functional condition. Each level is described in detail in the following paragraphs. The definitions of these levels apply to all unit types. All determinations should be based on viewed damages. The levels are set as guidelines but many factors influence the determination. The determinations are at the discretion of the Regional office within the parameters set forth in this manual. For example, the damage caused by water levels is dependent upon several variables, to include: how long the water stayed in the home, the materials used to build the home, and the presence of contaminants in flood water (fuel oil, sewage, debris, etc.) if they present a health and safety hazard rendering the home uninhabitable.

a. Destroyed

Destroyed means the structure is a total loss or damaged to such an extent that repair is not feasible. Any one of the following may constitute a status of destroyed:

- Structure is permanently uninhabitable
- Complete failure of two or more major structural components (e.g., collapse of basement walls/foundation, walls, or roof)
- Only foundation remains
- Condemned structure that will require demolition or removal by local or government because of disaster-related health and safety concerns
- An unaffected structure that will require removal or demolition by local or county government because of a confirmed imminent danger (e.g., impending landslides, mudslides, or sinkholes)

b. Major

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

- Failure of structural elements of the residence (e.g., walls, roof, floors, foundation, etc.) that are repairable
- Damage to dwelling that will take more than 30 days to repair (not to include contractor delays or availability of materials)
- Eighteen inches or more of water on the first floor or water that covers electrical outlets
- Homes with a basement may be considered for major damage if the water level has compromised the structural integrity of the home

c. Minor

Minor damage encompasses a wide range of damage and is generally the most common type of damage. Minor damage exists when the home is damaged and uninhabitable, but may be made habitable in less than 30 days. Some of the items that determine minor damage are listed below:

- Windows or doors unsecured (damaged)
- Damage to functional components (i.e. furnace, water heater, HVAC, etc.)
- Three to eighteen inches of water in an occupied or required room
- Damage, or disaster related contamination, to private well or septic system

d. Affected

This category includes dwellings with minimal damage to structure and/or contents and the home is habitable without repairs. In a flood disaster, affected homes have minimal flooding with less than 3 inches of water in an occupied or required room.

e. Inaccessible

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

If a home or group of homes is inaccessible due to damage to a road or bridge, the number of affected inaccessible households should be included in the PDA. In the event the inaccessibility is caused by road or bridge damage, the PDA team should determine whether the damaged bridge or road is maintained privately or by the local government. If privately owned and the sole access, damage should be noted in the Private Road or Bridge column on the PDA Field Forms.

5. Basements

When assessing the damage to a home, consideration must be given when the home has a basement. For a home with a basement, several variables would need to be identified in order to

estimate the degree of damage to the home. Some variables would include; water depth in relation to utilities, structural damage to walls, and foundation and support structures. It is also important to note the uses of the basement, when possible, because FEMA only provides assistance for rooms required for occupation of the dwelling (i.e., occupied bedrooms, bathrooms required for occupied bedrooms, a sole kitchen or living room, or when no other room in another part of the dwelling meets the need). Recreational and other common areas of the basement are not considered required rooms.

Additional factors to consider which could affect the safety of the occupants of the home are:

- Severely damaged structural components
- Severe damage to or complete failure of major mechanical or electrical utilities

6. Manufactured Homes

The effect of wind, water, and earthquakes on manufactured homes is different than on more traditionally built structures; therefore, FEMA will use the “*Guidelines for Determining Damage to Manufactured Homes*” matrix below for determining the level of damage to impacted manufactured homes.

Guidelines for Determining Damage to Manufactured Homes			
This matrix should serve as broad guidance for field staff conducting Preliminary Disaster Assessments (PDA). Actual decisions for awarding disaster assistance are based on individualized, more in-depth inspections. These inspections take into account the age of the unit, pre-disaster conditions, sewage and other contaminants in the flood water, and other disaster specific conditions.			
Degree of Damage	Program Description	Operational Mechanics	
		For Flood Damage	For Damages Other Than Flood (i.e. Wind Driven Rain, Earthquake)
Destroyed	The structure is a total loss; damaged to such an extent that repairs are not economically feasible. ¹ There is no value associated with the structure except for its basic material content (scrap).	A water line higher than 12 inches would equate to a destroyed designation. To be otherwise designated as destroyed, the dwelling's frame must be bent, twisted, or otherwise compromised. The dwelling interior must be so compromised by contamination that clean up is infeasible.	The dwelling's frame must be bent, twisted, or otherwise compromised. The dwelling must be missing the roof or has sustained significant damage to the roof covering, sheathing, and framing.
Major	The structure has sustained structural or significant damages; uninhabitable dwelling that requires extensive repairs. The dwelling is unusable in its current condition and cannot be made habitable in a short period of time.	Water that impacts the floor system (to include belly board insulation, ductwork, subflooring) or a water line of up to 12 inches within the living area would equate to a major designation.	The dwelling's frame is not bent, twisted, or otherwise compromised; however, there is more than minor structural damage (e.g., it has been displaced from the foundation) and other structural components have been damaged (i.e., windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hook up).
Minor	The structure is damaged and uninhabitable, but may be made habitable in a short period of time with minimal home repairs. The dwelling has some damage, but can be used without significant repair (repairable).	Water line is below the floor system. In general, skirting or HVAC may be impacted.	The dwelling's frame is not bent, twisted, or otherwise compromised; however, there is minor structural damage (e.g., it has not been displaced from the foundation). Other structural components may have sustained minor damage (i.e., windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hook up).

Affected	The structure has minimal damage; dwelling is habitable without repairs.	No damages affecting habitability; cosmetic damages only.	The dwelling's frame is not bent, twisted, or otherwise compromised. No structural components of the dwelling have been damaged (i.e., windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hook up).
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¹Economic feasibility of repairs is not a habitability/repair standard.

E. County/Parish Designations

Joint PDAs to assess damage will be conducted as soon as the situation permits. Additional areas and assistance may be added after the initial PDA is complete, pending the submission of appropriate verified assessments pursuant to 44 CFR 206.40(c). The State/Tribe must request add-on counties within 30 days of the end of the incident period, or 30 days after the declaration, whichever is later, unless extended for good cause (44 CFR 206.40(d)).

The process for post declaration designation of affected areas for IA is as follows:

- The State must request, in writing, that a county or parish be designated for IA. This request should include supplementary information about the area;
- FEMA, state and local authorities, and other partners must conduct a damage assessment, when feasible and appropriate;
- A Federal Register Notice will be published if IA is declared and if additional counties or parishes are declared for IA within the State.

IV. Post Field Assessment Activities

A. Team Concurrence on Assessment Findings

Each team member should maintain a separate count of the damaged dwellings that they survey. All team members should use the damage levels and descriptions established in this manual as the basis for their survey. It is important to remember that as a Joint PDA, all IA damage determinations, insurance, and income levels must be agreed upon by the local, State/Tribal, and FEMA members. Without mutual agreement, disputes can arise over the information contained in the team report and the number of impacted households. Disagreements, if not resolved, can result in appeals and reassessments. By obtaining Federal-State concurrence on PDA findings, appeals and reassessments will be less likely.

B. Submittal of Finalized PDA Information to Regional Office/JFO

Upon completion of the field assessment, the IA PDA Coordinator and/or the Housing PDA Crew Leader will debrief the team members to review findings, discuss overall impacts and gather any remaining information. The information will then be transmitted to the Regional Office/JFO in the requested format.

C. Deactivation of PDA Function

Once the State is satisfied that the teams have assessed all the damage, the IA PDA Coordinator and/or the Housing PDA Crew Leader will release team members, collect appropriate items (e.g., time sheets, vouchers, supplies, equipment, etc.), ensure PDA team members check out and update their status in ADD, and return the collected items to the appropriate locations.

V. Pacific Island Annex

This annex provides basic information on conducting a Preliminary Damage Assessment (PDA) in the Pacific jurisdictions. The areas covered by this annex include American Samoa, Commonwealth of the Northern Mariana Islands (CNMI), and Guam.¹ Except as noted below, the standard PDA procedures apply.

A. Team Assignments and Pre-Briefing (PDA Coordinator)

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

B. Field Assessment Methods

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

C. Specific Information – “Hard Counts”

1. Dwelling Types

Housing construction varies considerably in island jurisdictions. Even within a jurisdiction, the team will encounter a range of dwelling types from a thatched hut to a reinforced concrete structure. The majority of houses are single-wall wood/tin construction. Traditional families live in residential compounds consisting of a number of buildings. The sleeping house should be recorded as the primary dwelling, according to the degree of damage present, and other support structures should be marked affected, to include: kitchen/cook house, shower house, and outhouse (benjo). These should not be considered separate structures.

¹ Refer to FEMA/USAID Strategy for Disaster Mitigation, Relief and Reconstruction in the Federated States of Micronesia and The Republic of the Marshall Islands for operations in these locations (2008).

2. Occupancy

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

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

3. Ownership

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

An example of jurisdiction-specific verification of ownership would be in American Samoa. Ninety percent of the land is communal land held under the traditional land tenure system. Communal lands are under the supervision of the family Sa’o (high chief) and are maintained for all members of the family who elect to live there and serve the Matai (chief). All land is owned collectively by the aiga (extended family) which means the individual has a right to use the property but does not own it. A member of the family may construct a house of his own on family land with the approval of the Sa’o. With the approval of the Sa’o, a family member may also rent his home. The land on which the house stands, however, remains the property of the family. During the PDA process, FEMA requires that the Sa’o or Matai verify that an individual/family occupied a home prior to the disaster and that family has permission to live on the land. Additionally, the government of Guam has programs that provide lands for agricultural use to native Guamanians, which may also serve as their primary residence.

4. Insurance Coverage

As a general rule, only reinforced concrete structures might have insurance coverage. Additionally, all jurisdictions are participating in the National Flood Insurance Program (NFIP), so verify with the Regional Office whether there are NFIP policies in force.

5. Degree of Damage

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

Major: Any damage \$10,000 or more that can be repaired, but that will fall below maximum grant amount for IHP.

Minor: Any damages affecting habitability and over \$50 but less than \$10,000.

Affected: Some damage to dwelling but is habitable with minor, low cost repairs. This is also the category used when only the outdoor kitchen, shower or outhouse is damaged.

Inaccessible: This category is rarely used. When used, it should pertain to accessibility issues that can be addressed by FEMA's Individuals and Households Program, such as private road or bridge damage.

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

D. Things to Know Before Leaving Home

- Bring a valid U.S. passport and any needed medications.
- Bring cash or travelers checks. Charge cards, Automatic Teller Machine card, and debit cards may not be accepted.
- Be prepared for hot, humid conditions and hikes through the jungle.

VI. Tribal Nation Annex

A. IA Preliminary Damage Assessments on Tribal Lands

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

The Regional Tribal Liaison and the State Representative should make the initial contact with the Tribal Chairs and the local Superintendent of the Bureau of Indian Affairs (BIA), when applicable. The Regional Tribal Liaison may also serve as a source for briefing PDA teams on any unique issues related to a specific reservation.

B. Prior to Going to Tribal Lands

The Regional Tribal Liaison and the State Representative will set up a meeting time with the Tribal Chair, designee, or BIA Superintendent to begin the PDA. The meeting should serve as an opportunity to introduce the PDA team and to brief Tribal leadership on the PDA process. It is recommended that the PDA team also include someone from the Tribal Housing Authority as many of the homes on a reservation are under their management. The Tribal Housing Authority member will be able to assist the PDA team in locating damaged residences and in determining ownership issues. The Indian tribal government may request that the PDA be joint between FEMA and the tribal government. The Regional Administrator will make the determination whether or not to exclude the State from a PDA on lands under the civil/regulatory authority of the Indian tribal government upon consultation with the State. 44 CFR 206.33(d).

At the conclusion of the PDA, and prior to leaving the area, the IA PDA Team may meet with the Tribal Chair, designee or BIA Superintendent to ensure that Tribal leadership is aware of what was found, confirm all damaged residences have been surveyed, and inform them of the next steps in the process.

C. Housing Authorities

The Department of Housing and Urban Development (HUD) provides Indian housing services through “Indian Housing Authorities” and tribally designated housing entities under the Native American Indian Housing and Self-Determination Act (NAHASDA). For example, there are 53 authorized Indian housing programs in Alaska. Remote rural Alaskan communities typically include both Alaskan Native Village residents and non-native residents in single or adjacent communities. The Bureau of Indian Affairs (BIA) also owns housing in some Native Villages.

Pre-coordination among the PDA Team Leader, HUD, and BIA may help identify Villages that include HUD and/or BIA sponsored housing units. The PDA team may also include a representative of the regional housing authority and/or the Native Village housing program to assist with identifying individual HUD sponsored units.

D. Occupancy of Residences on Tribal Lands

There are basically six types of occupancy on Tribal Lands:

1. Homes for which the Tribal Housing Authority Holds Title to the Residence

In some cases, occupants may live in a home owned by the Tribal Housing Authority and repairs to the home are the responsibility of the Tribal Housing Authority. For FEMA purposes, the occupant does not own the home until the Housing Authority conveys title to them.

This situation is very similar to a lease/purchase agreement where the option to buy has not been exercised yet. There may also be homes in this category where the occupant owns the land and may even have a deed to that land, but the Housing Authority holds the title until such time as the title to the house is conveyed. These occupants are considered renters.

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

These are homes where the purchaser has completed the payments and title has been conveyed. Most Tribal Housing Authorities maintain a list of homes that have been conveyed. If possible, the PDA team should obtain a copy of the list of conveyed homes. Such occupants are considered homeowners.

3. Fee Simple Homes

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

4. Homes on Allotments

Allotments on which a tribal member owns the home: These homes may be treated as fee simple homes, except that Right of Entry may be required from 50% or more of the individuals who

have an interest in the allotment pursuant to the Indian Land Consolidation Act. The tribal government will likely be able to help secure the required permission from the owners.

Allotments on which the ownership of the home is highly fractionated: Allotments may have many owners, sometime exceeding one-hundred. In such cases, the authority to conduct any work on the land or on the home may vested in all who have an ownership interest. The requirements for entry onto land and to conduct work on a home are the same as stated above.

5. Homes Owned by Non-Tribal Members

These homes are treated the same as Fee Simple Homes. These occupants are considered homeowners.

6. Rental Units

While the rent charge may be minimal or even “free-rent,” the individuals occupying the residence are not responsible for repairs and are in a landlord/tenant relationship. Such occupants are considered renters. **Exception:** Rent-Free Ownership. To be considered an owner under rent-free guidelines, an occupant: does not hold formal title to the damaged dwelling and pays no rent; is responsible for payment of taxes or maintenance to the residence; and has lifetime occupancy rights with formal title vested in another. Such occupants are considered homeowners.

E. Alaska Native Villages Annex

Alaska is a vast land with areas that are sparsely populated and subject to harsh weather conditions, factors which in combination can significantly impact PDA operations during much of the year. Many parts of the State have no access roads, which results in limited transportation options such as air or watercraft. The remoteness of these areas has contributed to cultural diversity among many of the Alaska Native populations, which presents another key consideration for PDA Operations.

FEMA-Tribal relationships are particularly unique in Alaska. With the exception of the Annette Island Tribal Nation and the Metlakatla Indian Community, the Alaska Native Claims Settlement Act (ANCSA) of 1971, subsequent amendments, regulations, and court decisions allowed the Secretary of the Interior to list certain Alaska Native entities on the Federally Recognized Tribes List. This means that the listed Alaska Native entities are Federally recognized Indian tribes which have access to Federal government benefits as do Federally recognized tribes in the lower 48 states. In total, there are 229 federally recognized tribes within the State.

Each Alaska Native Village has a Traditional or Indian Reorganization Act (IRA) Council government, as well as a for-profit Village Corporation. Most Native Villages are also cities and have a city council. The State of Alaska Division of Emergency Services treats all forms of local government as equal entities, notwithstanding slight differences in structural nomenclature. In a

few cases, more than one Village could be involved in a common or unified council or Village Corporation.

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

Below is information and considerations related to ensuring that the PDA process is accurate, timely, and safe.

1. Protocol and Travel Restrictions

A PDA team must have permission in advance to enter a Native Village and conduct a PDA. This permission should be obtained from the State and the Village prior to the team traveling to any Village.

Alaska's indigenous people who live in remote locations primarily subsist on the wild resources of the land and waters of coastal, riverine, and inland Alaska, from the temperate climate of Southeast Alaska to the Arctic. There are 95 languages spoken in Alaskan homes, 22 of which are indigenous Alaska Native languages. The most commonly spoken languages are English, Yupi'k, Aleut, and Inupiaq. Since native languages, especially among elders, are prevalent in many Villages, it is advisable to arrange for interpreters as circumstances warrant. FEMA Region X normally requires that all FEMA PDA participants attend a cultural briefing prior to embarking to remote Native Villages.

Due to the remote locations of many Villages, it is crucial that the visits are well planned and that PDA team members carry survival gear to sustain them in the event of an emergency. This is especially important during the winter months where extreme cold weather can be life threatening. In addition, communication through cell phone and/or Blackberry service is unavailable in many remote Villages, although limited land line service is often available.

Most Native Village PDAs require the use of charter flights to transport teams into the Villages. As a result, the number of team members, timelines for flights, and sequence of Village surveys are additional coordination elements that may present challenges.

2. Occupancy of Residences in Alaska Native Villages

Occupancy can generally be classified into one of the six categories previously described in the Tribal Annex. However, since determining ownership of dwellings in Alaska Native Villages is a complex process, a Village official should accompany the team during the PDA to indicate the occupancy status of each surveyed dwelling. In Alaska, the BIA does not play a primary partnership role in the disaster recovery process, and is normally not represented on the PDA team. However, BIA issued identification cards are a primary form of identity verification used later in the disaster assistance process, since they contain both name and social security number.

3. Determining Insurance and Income Levels

Many Alaska Native Villages are extremely remote and are not readily accessible to normal municipal services. As a result, homeowners insurance is often unavailable or cost-prohibitive. Likewise, most Villages are not flood mapped, and therefore NFIP flood insurance is typically not available.

Many Villagers are low income and subsist through a lifestyle that relies on traditional pursuits such as fishing, hunting, and trapping. The Village official who accompanies the PDA team can usually clarify the insurance and income status of residents who are not present at the time of the PDA.

4. Things to Know Before Leaving Home

Bring a valid US passport if entry into Canada is anticipated.

Bring cash or travelers checks. Charge cards, Automatic Teller Machine card, and debit cards may not be accepted outside the Anchorage/Fairbanks metropolitan areas.

Be prepared for extreme and possibly life-threatening winter conditions. The Region may provide cold weather briefings, emergency kits/back packs, and cold weather gear to all field personnel. Summer conditions are mild and often rainy with chilly temperatures at night. Always bring a variety of clothing for layering.

The Region may require all field staff to participate in a survival briefing which includes weather advisories, tips for encounters with aggressive wildlife such as moose and bear, and driving on isolated mountain roads. Cultural briefings may also be mandatory.

VII. Appendix A – Definitions

Alaska Native Claims Settlement Act (ANCSA): Alaska is unique in that no special “Indian policy” was established, no treaties were signed, and no reservations established. ANCSA officially designated Alaska Native Villages.

Alaska Native Village: The Village, as designated by ANCSA is the basic geographical unit (for Federal purposes), not the Tribe (except in the case of Metlakatla). Section 104 of P. L. 103-454; 108 Stat. 4791, 4792 of November 2, 1994 recognized 227 Alaska Native Village entities eligible for funding and services from the Bureau of Indian Affairs by virtue of their status as Indian tribes. These entities are acknowledged to have the immunities and privileges available to other federally-acknowledged Indian tribes by virtue of their government-to-government relationship with the United States as well as the responsibilities, powers, limitations, and obligations of such Tribes. The Bureau of Indian Affairs has continued the practice of listing Alaska Native entities separately solely for the purpose of facilitating identification and given the number and complexity of native entities.

Affected: A degree of damage determined during a preliminary damage assessment when a dwelling and personal property has received some minimal damage from the disaster but is habitable without repairs.

Basement: Any area of a building where the floor is below ground level on all sides. Split level homes, below ground level condominiums, and sunken living areas are excluded from the definition of a basement.

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

Damage Assessment: An appraisal or determination of the actual effects and impacts on structural and personal property, individuals and families, animals, economic, and natural resources resulting from human-made or natural disasters.

Destroyed: A degree of damage determined during a preliminary damage assessment when a dwelling and personal property is a total loss or damaged to such an extent that repair is not feasible. (See Section III, page 24, for expanded definition.)

Door-to-Door Survey: An assessment of damages where the PDA teams visit individual homes in the affected area and record specific information, i.e., address, insurance coverage, income, degree of damage, etc. This is the most time-consuming, but also the most accurate method of damage surveys.

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

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

Flood: A general and temporary condition of partial or complete inundation of normally dry land areas from overflow of inland or tidal waters, unusual or rapid accumulation of runoff of surface waters, and mudslides or mudflows caused by accumulation of waters.

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

Habitable: A living unit that has sustained minimal or no damage and is safe, sanitary, functional, and suitable for dwelling.

U.S. Department of Housing and Urban Development (HUD): Federal agency that works to create a decent home and suitable living environment for all Americans by addressing housing needs, improving and developing American communities, and enforcing fair housing laws.

Inaccessible: A degree of damage determined during a preliminary damage assessment when a dwelling is not accessible by reasonable means, due to road closure or safety hazards as a result of the disaster (e.g., the bridge is out, the road is covered by water, the road is impassable due to a landslide or some other type of soil erosion, etc.).

Indian Tribe: Refers to an Indian or Alaska Native tribe, band, nation, pueblo, village, or community that the Secretary of the Interior acknowledges to exist as an Indian Tribe pursuant to the *Federally Recognized Indian Tribe List Act of 1994*, 25 U.S.C. 479a.

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

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

Major Damage: A degree of damage determined during a preliminary damage assessment when a dwelling and personal property has sustained structural or significant damage, is uninhabitable and requires extensive repairs. (See Section III, page 24, for expanded definition.)

Manufactured Home (MH): A structure, transportable in one or more sections, which in the traveling mode, is eight body feet or more in width or forty body feet or more in length, or, when erected on site, is three hundred twenty or more square feet, and which is built on a permanent chassis and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities, and includes the plumbing, heating, air conditioning, and electrical systems contained therein (HUD Regulations 24 CFR 3280.2).

Minor Damage: A degree of damage determined during a preliminary damage assessment when a dwelling and personal property has received such damage that it no longer serves its basic

purpose but can be easily repaired and made functional in less than thirty days. (See Section III, page 25, for expanded definition.)

Mitigation: Activities providing a critical foundation in the effort to reduce the loss of life and property from natural and/or manmade disasters by avoiding or lessening the impact of a disaster and providing value to the public by creating safer communities. Mitigation seeks to fix the cycle of disaster damage, reconstruction, and repeated damage. These activities or actions, in most cases, will have a long-term sustained effect.

Multi-Family Home: A structure with shared walls between living units such as apartments, condominiums, or townhomes.

Other Federal Agencies (OFAs): Agencies outside of FEMA with whom FEMA partners during times of disaster.

Regional Corporation (for-profit): Twelve Native Regional Corporations were established for Alaska Natives under ANCSA. A thirteenth Corporation was established to represent non-resident Natives. These corporations are for-profit organizations and hold title to the sub-surface rights of 40 million acres of Alaska land. The regions are generally ethnically homogeneous.

Regional, Private Non-profit Corporations: These regional non-profits are incorporated within the State of Alaska and are also organized to meet the federal requirements of the Indian Self-Determination and Education Assistance Act (Public Law 93-638) (“ISDEA”), 1975. This legislation authorizes the Secretaries of the Department of the Interior and the Department of Health and Human Services to contract with tribes to operate federal programs. As non-profit corporations, they are eligible to contract with the State of Alaska to participate in grant programs. They are able to function as consortiums of Native Village Governments by virtue of tribal resolutions passed by their constituent Village IRA or Traditional Councils.

The Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (42 U.S.C. 5121): Provides the authority for the Federal government to respond to disasters and emergencies in order to provide assistance to save lives and protect public health, safety, and property.

Single Family Home: A home with one living unit and four stand alone walls built on a basement or slab foundation.

U. S. Small Business Administration (SBA): Federal agency providing low interest disaster loans to homeowners, renters, businesses of all sizes and private, non-profit organizations to repair or replace real estate, personal property, machinery and equipment, inventory and business assets that have been damaged or destroyed in a declared disaster.

Structure: Typically a human-made, walled and roofed building, intended for supporting or sheltering, which is principally above ground and affixed to a permanent site.

Tribal Government: Refers to the recognized body of an Indian Tribe, including any Alaska Native Village defined in or established pursuant to the *Alaska Native Claims Settlement Act* (85 Stat. 688).

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

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

Voluntary Agency Liaison (VAL): A FEMA employee who coordinates with the volunteer sector to determine the impact on homes and residents in the community and who also is responsible for gathering information on the number of shelter sites, feeding sites, deaths, injuries, and illnesses for purposes of the *Regional Administrator's Validation and Recommendation*.

Volunteer: Any individual accepted to perform services by the lead agency (which has authority to accept volunteer services) when the individual performs services without promise, expectation, or receipt of compensation for services performed. See 16 U.S.C. 742f(c) and 29 CFR 553.10.

Voluntary Agency: Any chartered or duly recognized tax-exempt local, state or national organization or group which has provided or may provide needed services to local, Tribal, and/or State governments, or individuals in coping with a disaster.

Windshield Survey: An approach used in conducting a preliminary damage assessment. The preliminary damage assessment teams record damages while driving through the affected areas. They stop periodically to conduct interviews with disaster survivors to establish benchmarks for insurance coverage, degree of damage, etc. This process is repeated street by street.

VIII. Appendix B – Instructions for PDA Field Forms

INSTRUCTIONS FOR COMPLETING PDA FORMS AND MICROSOFT EXCEL SPREADSHEET

There are four (4) official FEMA PDA forms:

- A. Detailed Street Sheet** – To be used during a windshield/foot PDA when the inspectors have the capability of capturing addresses and surveying the damage on the ground.
- B. Summary Sheet** – To be used in conjunction with the Street Sheet to add multiple pages into one total result.
- C. Tick Sheet** – To be used during an aerial PDA or when the volume of homes is such that the street sheet is unnecessarily time consuming.
- D. Narrative Report** – To be used during the briefing with the State, Tribal, and local officials to capture information that paints the full picture of the disaster. This form is just as important as recording the hard count numbers.

A. Detailed Street Sheet

Step One: Record all information in the header of the form. Be sure to include names and contact numbers for all PDA team members.

Step Two: Write down the street number and name (where possible) of the dwelling under the Address column.

Step Three: Assess the damage in order to determine under which category the dwelling falls. You will need to determine the following:

- **Damage Level:** Whether the dwelling is “Affected Habitable,” “Minor,” “Major,” or “Destroyed.” See Section III-D-4 for a description of the damage levels.
- **Structure Type:** Whether the dwelling is “Single Family,” “Multi-Family,” or “Manufactured Home.” See Appendix A for definitions.
- **Occupancy Type:** Whether the individuals living in the dwelling are owners or renters. “Owner” indicates that the owner claims this home as their primary. “Renter” indicates someone other than the owner claims this home as their primary residence. See Step Six if the dwelling is not the occupant’s primary residence.

Once you have assessed the dwelling, mark the appropriate box that describes the damaged dwelling.

If you are unable to assess the damaged dwelling because it is inaccessible, reference Step Seven.

Step Four: Determine whether the assessed damaged dwelling is low income. To determine whether a home is low income, the following factors should be considered: input from the local representative, general state of the home, and neighborhood. Mark the “Low Income” box if appropriate.

Step Five: Determine whether the assessed damaged dwelling is insured. Remember to assess the type of insurance that accords with the cause of damage. Do not select “insured” for a flooding disaster if the occupant only has homeowners’ insurance. The local representative should be able to help answer this question as well. Mark the “Insured” box if appropriate.

Step Six: If the assessed damaged dwelling is not the occupant’s primary residence, then mark the “Not Primary” box.

Step Seven: If the damaged dwelling is inaccessible, then mark the “Inaccessible” box. Mark it if you are unable to see the home or otherwise determine the damage level. Also mark as inaccessible if the home did not sustain physical damage but the occupant(s) are unable to reasonably reach the residence and live there due to the disaster. **Remember:** If you mark a damage level, DO NOT mark “Inaccessible.”

Step Eight: If the damaged home or group of homes is inaccessible due to the only access point being a private road or bridge that is damaged, then mark the “Bridge” box. Private indicates that which is not owned or maintained by a government body.

Step Nine: If the assessed damaged dwelling has a loss of essential utilities such as electric, gas, or water, then mark the “Utilities Out” box.

Step Ten: If the assessed damaged dwelling is flooded, record the water depth in inches and/or feet in the “Basement” and/or “Living Area” boxes. To be used during flooding disasters only.

Step Eleven: The “Other” box may be used to record a disaster or Region specific element. Do not use unless directed to by the PDA Coordinator who will advise you what information is to be recorded in this field.

Step Twelve: If imputed into the excel version of the spreadsheet, the totals for each column will be computed for you. If not, add up each column and record at the bottom of the page (water depths do not need to be totaled). These totals should then be transferred to the summary sheet.

B. Summary Sheet

The fields on the summary sheet match exactly with those on the detailed Street Sheet. The purpose of the summary sheet is to add multiple pages or counties together to come up with a total. Remember to record all information in the header of the form. Be sure to include names and contact numbers for all PDA team members.

C. Tick Sheet

Step One: Record all information in the header of the form. Be sure to include names and contact numbers for all PDA team members.

Step Two: Record homes as either hash marks or total numbers in the appropriate damage level box.

Step Three: Add each row together and record the total number of homes at all damage levels in the appropriate "Total Damaged" section.

Step Four: Record how many of the total homes have insurance and how many do not. At the top, place the percentage of insured homes by dividing the number of insured homes by the total number of homes surveyed.

Step Five: Record the number of homes with low-income households. To determine whether a household is low income, the following factors should be considered: input from the local representative, general state of the home, and neighborhood. At the top, place the percentage of low income homes by dividing the number of low income homes by the total number of homes surveyed.

D. Narrative Report

Record all information in the header of the form.

1. Event type and description of damage trends observed: Describe the event type and the damage trends observed, e.g., water contamination, of the impact area. Explain what types of damages have been reported (e.g., trees down, basement flooding, sewage backup, etc.).
2. Identify issues related to sewer back up: Explain the level of sewer back up, i.e., normal, above normal, etc., and what types of sewer-related issues and/or damages that have arose due to the disaster.
3. Identify areas with utilities out: Describe impacted areas and include a projected date of restoration.
4. Identify areas of concentrated damages: List neighborhoods or towns that were highly impacted.
5. Identify remote areas: Explain if there are impacted areas that may be hard to reach.
6. Identify major inaccessible areas and reason: Explain and describe areas the teams could not access. Details include how many and what types of homes are in the area, what is blocking the access, and how long the area is expected to be inaccessible.
7. Describe types of structures surveyed (i.e., brick, wood frame, foundation, basements, etc.): Explain if there are a lot of apartment buildings, etc. in the area surveyed.
8. Describe prevalence of damage to mobile homes or mobile home parks: Explain if there are a lot of damages to mobile homes and/or mobile home parks in the area surveyed.

9. Number of businesses impacted: Explain if these businesses are small businesses or large area employers. Also determine how many employees are impacted and how long they may be out of work.
10. Names of major employers impacted: For the impacted large area providers, please provide the company's name.
11. Other factors that impact tax-base: Pre-existing factors such as high unemployment, etc. can impact a community's ability to recover. Other disaster-related factors that can impact a community's ability to recover, such as vacation and tourism properties damaged, permanent exodus of population from disaster area, loss of use of commercial areas, loss of production base, should be noted as well.
12. Describe agricultural impact, if applicable: Detail any farms or crops that may be impacted.
13. Are there currently shelters open: Provide the maximum and current number of shelters and the population.
14. Estimated number of displaced households and where they are staying: Find out where impacted citizens are currently staying (e.g., with friends/family, shelters, hotels, etc.).
15. Are there sufficient housing and rental resources to meet the needs of the displaced: Describe current housing situation of displaced residents and available housing resources. If there are no resources available, include where the nearest available resources are located.
16. Describe local and VOAD activities, and agency resources available: Describe the agencies present and the services being provided. Agencies may be local or national.
17. Is there a significant need for counseling services: Describe the emotional needs of survivors.
18. Describe impact on special populations: Document the presence of any special population, i.e., access and functional needs, people with language barriers, seniors, children, etc., along with anticipated needs they may have.
19. List Tribal nations impacted: List Tribal nations that were impacted by the disaster. Describe any disaster related needs.
20. List storm related fatalities and injuries: Provide, at a minimum, how many deaths and injuries have been officially recorded. Where possible, provide names and addresses of the deceased in order to aid FEMA inspectors should there be a declaration.
21. Any other factors affecting the area not listed above: Detail any special factors not listed above that may further impede a community's ability to recover or any special circumstance that makes the situation unique. Examples of information to include in this section are evacuations, mobile homes moved, schools as shelters, secondary homes, concern of local contact, etc.

PDA Tick Sheet

City _____ County _____ State _____ Disaster Type _____ Date _____ Page _____ of _____

FEMA _____ State _____ Local _____ SBA _____

Single Family	Affected	Minor	Major	Destroyed	Total Damaged	_____% Ins		_____%
	1	2	3	4	5	Ins	No Ins	Low Income
Owner								
Renter								
Not Primary								
Total								
Multi-Family	Affected	Minor	Major	Destroyed	Total Damaged	_____% Ins		_____%
						Ins	No Ins	Low Income
Owner								
Renter								
Not Primary								
Total								
Manufactured Home	Affected	Minor	Major	Destroyed	Total Damaged	_____% Ins		_____%
						Ins	No Ins	Low Income
Owner								
Renter								
Not Primary								
Total								
Grand Total								

PDA Narrative Report

PDA NARRATIVE REPORT					
City	County	State	Date	Page	Local Government Official/Contact #
1. Event type (i.e. flood, wind driven rain, tornado) and description of damage trends observed (i.e., water contamination).					
2. Identify issues related to sewer back up (i.e., insurance, damage to sewer lines, normal sewer back up).					
3. Identify areas with utilities out; include projected date of restoration.					
4. Identify areas of concentrated damages.					
5. Identify remote areas.			6. Identify major inaccessible areas and reasons (i.e., mudslide, landslide, roads out).		
7. Describe types of structures surveyed (i.e., brick, wood frame, foundation, basements, etc).					
8. Describe prevalence of damage to manufactured homes or mobile home parks.					
9. Number of businesses impacted.			10. Names of major employers impacted (i.e., description, # of employees).		
11. Other factors that impact tax-base (i.e., vacation and tourism properties damaged, permanent exodus of population from disaster area, loss of use of commercial areas, loss of production base).			12. Describe agricultural impact, if applicable (i.e., loss of crops, livestock).		
13. Are there currently shelters open?					
14. Estimated number of displaced households and where they are staying.					
15. Are there sufficient housing and rental resources to meet the needs of the displaced? If no, where are the nearest available resources?					
16. Describe local and VOAD activities, and agency resources available.					
17. Is there a significant need for counseling services?					
18. Describe impact on special populations (i.e., access and functional needs, people with language barriers, seniors and children).					
19. List Tribal nations impacted.					
20. List storm related fatalities and injuries (provide total numbers and names if possible).					
21. Any other factors affecting the area not listed above (i.e., evacuations, manufactured homes moved, schools as shelters, secondary homes, concern of local contact).					

IX. Attachment A – Insurance Type Table

Insurance Type	Property Covered	Property Not Covered	Perils Covered	Perils Not Covered
Home owners or Renters	<p>Owners: all real property, including separate structures; removal of debris deposited by covered peril; personal property, Additional Living Expenses (ALE) for covered perils.</p> <p>Renters: all personal property, including personal property away from premises and ALE for covered perils.</p>	Seawalls; retaining walls; washouts (access)	Wind; hail; lightning; falling objects including trees; freezing of plumbing; weight of ice, snow, or sleet; fire; smoke; volcanic eruption; power surge; explosion; riot or civil disturbance	<p>Surface waters or flood; rain through doors, windows, or bad roof; seepage; landslides; mudslides; earthquake; sewer backup</p> <p>Sewer back up is usually covered in an endorsement to the policy</p>
Manufactured Home	Manufactured home, including separate structures; removal of debris deposited by covered peril; cost of emergency repairs or removal to protect the manufactured home; ALE for covered perils; All personal property, including personal property away from premises	Seawalls; washouts (outside damages)	Wind; hail; lightning; falling objects including trees; freezing of plumbing; weight of ice, snow, or sleet; fire; smoke; volcanic eruption; power surge; explosion; riot or civil disturbance; Flood may or may not be covered depending on the contract	<p>Sewer backup; leakage from rain, snow, or sleet; freezing or electrical failure, mudslide, earthquake; Flood may or may not be covered depending on the contract</p> <p>Electrical failure does not pertain to power surges, only to situations where electrical service stops and there is no damage to the home</p>
Condominium	<p>Unit: Structural elements not shared by other tenants or owned by the association, generally from the sheetrock in, including sheetrock, paneling, wall covering; ALE for covered perils; All personal property, including personal property away from premises</p> <p>Master: Structural elements shared by other tenants or owned by the association, generally from the studs out</p>	Seawalls; retaining walls; washouts (access)	Wind; hail; lightning; falling objects including trees; freezing of plumbing; weight of ice, snow, or sleet; fire; smoke; volcanic eruption; power surge; explosion; riot or civil disturbance	Surface waters or flood; rain through doors, windows, or bad roof; landslides; mudslides; earthquake; sewer backup; leakage from rain, snow, or sleet; freezing or electrical failure

<p>Flood</p>	<p>Owners Only: all real property from the first floor up; real property in basement below ground level necessary for habitability (e.g., structural wall, furnace, water heater, main panel); separate structures such as storage buildings; cost of preventing flood damage to home; removal of debris deposited by covered peril</p> <p>Homeowners and Renters: property in basement necessary for habitability (e.g., washer and dryer), all personal property in dwelling and separate enclosed structures (see property not covered); personal property stored away from premises</p>	<p>RP: Water wells; well pumps; oil or propane tanks; septic tanks; seawalls; retaining walls; washouts (access); dikes</p> <p>ALE</p> <p>PP: property stored in basements below grade level as identified by the individual policy</p>	<p>General condition of flooding, (e.g., overflow of inland or tidal waters; the unusual and rapid run-off or accumulation of surface waters from any source); mudflow/mudslide; seepage caused by flood (e.g., ground saturation or seeping under doors from rising water)</p>	<p>Anything other than perils listed, e.g., WDR; landslide; sewer backup when no general flood exists; seepage not caused by flood (e.g., melting snow or WDR blowing water under doors)</p>
<p>EQ, SBU and other riders</p>	<p>Any property covered by the policy rider.</p>	<p>Any property excluded from coverage under the policy the rider is attached.</p>	<p>Only the peril(s) specified on the rider</p>	<p>All perils except those specified by the rider</p>