



INDIVIDUAL ASSISTANCE JUST IN TIME TRAINING

2022

LOCAL RESPONSE AND DECLARATION



- Response
 - Activate emergency operations center
 - Implement emergency operations plan
 - Request mutual aid (if needed)
 - Notify IDHS
 - Conduct Preliminary/Initial Damage Assessment (PDA)
 - Report situation/results to IDHS
- Declaration is needed if:
 - Disaster exceeds or is forecasted to exceed local resources

LOCAL DECLARATION



- A local declaration should include:
 - Property assessments: significance of damage
 - destroyed
 - major
 - minor
 - affected (including low income)
 - inaccessible
 - Written impact statement (including but not limited to):
 - Uninsured home and personal property losses
 - Disaster impacted population profile
 - Impact to community infrastructure
 - Casualties
 - Disaster related unemployment

STATE RESPONSE



- Provide necessary state resources
- Conduct local Just-In-Time PDA Training (if requested)
- Verify local PDA (preliminary damage assessment)
- Analyze PDA information statewide
- Conduct Joint Preliminary Damage Assessment (JPDA) with local, state and federal officials to verify initial PDA and state PDA

DAMAGE ASSESSMENT AND COMPLEXITY



- Purpose of damage assessment
 - Provide information concerning the emergency/disaster situation
 - Facilitate effective decision making
 - Accurately inform the public
 - Develop assistance requests
- The complexity of the damage assessment will be relative to the extent of the emergency/disaster event.

STATE DECLARATION



- Based upon the results of the JPDA, the scope and magnitude of the disaster, the governor may:
 - Declare the state a disaster emergency
 - Request a disaster loan program through SBA
 - Request a declaration from FEMA

FEDERAL RESPONSE



- FEMA Region V reviews the governor's letter and JPDA information, then forwards it to FEMA HQ with a recommendation
- FEMA HQ reviews and makes a recommendation to the White House
- President makes a determination to declare or not to declare

NAPPANEE, ELKHART, KOSCIUSKO CO. – OCT. 2007



UPDATED INDIVIDUAL ASSISTANCE FACTORS



Effective June 1, 2019:

- State and local fiscal capacity and resource availability (P*)
- Uninsured home and personal property loss (P*)
- Disaster impacted population profile
- Impact to community infrastructure
- Casualties
- Disaster-related unemployment

(P* - Principal Factor for Determining Declaration Eligibility)

FISCAL CAPACITY & RESOURCE AVAILABILITY



- FEMA will evaluate the availability of state resources
 - Current resources deployed
 - Current resources on standby
 - Estimate of resource needs going forward
- Economic analysis
 - Total taxable resources
 - Gross domestic product
 - Local area per capita personal income
- Cumulative effect of recent disasters on the state/community

UNINSURED HOME & PERSONAL PROPERTY LOSS



- The cause of damage
- Jurisdictions impacted and concentration of damage
- Number of homes impacted and degree of damage
- Estimated cost of assistance
- Homeownership rate of impacted homes
- Percentage of affected households with sufficient insurance coverage appropriate to the peril
- Other relevant preliminary damage assessment data

DISASTER IMPACTED POPULATION PROFILE



- Percentage of the population for whom poverty status is determined
- Percentage of the population already receiving governmental assistance
- Pre-disaster unemployment rate
- Percentage of the population that is 65 years or older
- Percentage of the population that is 18 years or younger
- Percentage of the population with a disability
- Percentage of the population who speak a language other than English and speak English less than “very well”

IMPACT TO COMMUNITY INFRASTRUCTURE



- The degree of trauma to the community
- Damages to structures that can be viewed as owned and maintained by the public trust
- Schools
- Police stations
- Fire departments
- Sidewalks
- Roads
- Bridges

CASUALTIES



- Missing
- Injured
- Deceased

DISASTER-RELATED UNEMPLOYMENT



- Percentage of the population who were unemployed prior to the disaster
- Percentage of the population who were unemployed as a result of the disaster
- Number of small businesses put out of commission due to the disaster
- Number of large businesses put out of commission due to the disaster

PRESIDENTIAL MAJOR DISASTER DECLARATION



- Declaration may provide for (depending on state requests):
 - Public Assistance
 - Individual Assistance
 - SBA loans are included under this declaration
- Both Individual and Public Assistance
- Hazard mitigation

PRESIDENTIAL MAJOR DISASTER DECLARATION



- Be submitted within 30 days of the incident
- Include a verified damage assessment
- Identify impacts of the disaster
- Identify life-safety issues
- Describe state and local resources committed
- Identify assistance needed
- Agree to cost sharing (typically 75/25)

PRESIDENTIAL MAJOR DISASTER DECLARATION



- Under Individual Assistance:
 - Temporary housing
 - Housing repairs
 - U.S. SBA disaster loans
 - Legal aid
 - Crisis counseling
 - Disaster unemployment
 - Child care assistance
 - Other needs assistance

MUNSTER, LAKE CO. – SEPTEMBER 2008



INDIVIDUAL ASSISTANCE



- Homeowners
- Renters
- Businesses

TYPES OF DAMAGE ASSESSMENT SURVEYS



- Aerial
- Windshield
- Walk-through
- Online survey form
- Virtual Damage Assessment

INDIVIDUAL DAMAGE ASSESSMENT



- Single family homes (SF)
- Multi-family homes (MF)
- Mobile homes (MH)
- Businesses (B)

FLOOD DAMAGE ASSESSMENT



- Important questions to ask:
 - How long was water in the structure?
 - What were the weather conditions?
 - What type of construction: brick, frame, basement, slab or crawlspace?
 - What are the neighborhood demographics?
 - What insurance is available and what kind of policies do the individuals have?
 - Sewer back up writer



DAMAGE ASSESSMENT MATRIX

APPENDIX H: INDIVIDUAL ASSISTANCE DAMAGE MATRICES

Tables 20 and 21 provide the damage assessment matrices for manufactured and conventionally built homes, respectively.

Manufactured Homes

Table 20: Damage Assessment Matrix for Manufactured Homes

Degree of Damage	Definition	Flood Damage		Damage Other Than Flood (e.g., Wind-Driven Rain and Earthquake)
		Water Level	Examples	Examples
Affected	The residence has cosmetic damage only.	Below Floor System	<ul style="list-style-type: none"> No damage affecting habitability; cosmetic damage only (e.g., skirting is impacted). Residences with damage to a porch, carport, garage, and/or an outbuilding not for commercial use, etc. 	<ul style="list-style-type: none"> No damage affecting habitability; cosmetic damage only (e.g., skirting is impacted). Residences with damage to a porch, carport, garage, and/or an outbuilding not for commercial use, etc.
Minor	The residence is damaged and requires minimal repairs to make habitable.	In Floor System	<ul style="list-style-type: none"> When the waterline has reached the floor system but has not entered the living space of the unit. Examples of damage include the following: <ul style="list-style-type: none"> Bottom board, insulation, or ductwork in the floor system. Heating, ventilating, and air conditioning (HVAC) is impacted. There is no structural damage to the residence, and it has not been displaced from the foundation. 	<ul style="list-style-type: none"> There is no structural damage to the residence, and it has not been displaced from the foundation. Some of the nonstructural components have sustained damage (e.g., windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hookup). HVAC is impacted.
Major	The residence has sustained significant damage and requires extensive repairs.	In Living Space	<ul style="list-style-type: none"> Water has covered the floor system and entered the living space of the unit but is still below the roofline. The residence has been displaced from the foundation, block, or piers, and other structural components have been damaged. 	<ul style="list-style-type: none"> The residence has been displaced from the foundation, block, or piers, and other structural components have been damaged. Fifty percent or more of non-structural components (e.g., roof shingles, drywall, and utility hookups) have sustained significant damage.

DAMAGE ASSESSMENT MATRIX



Degree of Damage	Definition	Flood Damage		Damage Other Than Flood (e.g., Wind-Driven Rain and Earthquake)
		Water Level	Examples	Examples
Destroyed	The residence is a total loss.	Above Roofline	<p>The residence is a total loss, for example:</p> <ul style="list-style-type: none"> Waterline is at the roofline or higher. Residence's frame is bent, twisted, or otherwise compromised. 	<ul style="list-style-type: none"> The residence's frame is bent, twisted, or otherwise compromised. The majority of the structural framing of the roof or walls has been compromised, exposing the interior.
Inaccessible	Damage to residence cannot be visually verified.	N/A	<ul style="list-style-type: none"> Flood waters are blocking access to residences by covering, washing out, or destroying roads, bridges, or access routes, and degree of damage cannot be visually verified. 	<ul style="list-style-type: none"> Debris from landslides, mudslides, severe soil erosion, or blowdown is blocking access to residences by disrupting or destroying roads, bridges, or access routes, and degree of damage cannot be visually verified.

DAMAGE ASSESSMENT MATRIX



Conventionally-Built Homes

Table 21: Damage Assessment Matrix for Conventionally Built Homes

Degree of Damage	Definition	Flood Damage		Damage Other Than Flood (e.g., Wind-Driven Rain and Earthquake)
		Water Level	Examples	Examples
Affected	The residence has minimal cosmetic damage to the exterior and/or interior.	In Unfinished Basement	<ul style="list-style-type: none"> Waterline in the crawl space or an unfinished basement when essential living spaces or mechanical components are not damaged or submerged. Damage to a porch, carport, garage, and/or an outbuilding not for commercial use, etc. 	<ul style="list-style-type: none"> Cosmetic damage, such as paint discoloration or loose siding. Minimal missing shingles or siding. Damage to an attached structure (e.g., porch, carport, garage, or outbuilding not for commercial use), gutters, screens, landscaping, retaining walls, or downed trees that do not affect access to the residence.
Minor	The residence has sustained a wide range of damage that does not affect structural integrity but could affect habitability.	Below 18 Inches	<ul style="list-style-type: none"> Waterline at 1 to 3 inches in an essential living space. When waterline exceeds 3 inches but is below 18 inches, damage may be major or minor, depending on the following factors: duration of the flood, contaminates in the water, if waterline reached electrical outlets, and number of essential living spaces flooded. Waterline in a finished basement. Damage to mechanical components (e.g., furnace, boiler, water heater, heating, ventilating, and air conditioning (HVAC), etc.) Damage or disaster-related contamination to a private well or septic system. 	<ul style="list-style-type: none"> Nonstructural damage to roof components over essential living spaces (e.g., shingles, roof covering, fascia board, soffit, flashing, and skylight). Nonstructural damage to the interior wall components, to include drywall and insulation. Nonstructural damage to exterior components. Multiple small vertical cracks in the foundation. Damage to chimney (i.e., tilting, falling, cracking, or separating from the residence). Damage to mechanical components (e.g., furnace, boiler, water heater, HVAC, etc.). Damage or disaster-related contamination to a private well or septic system.

DAMAGE ASSESSMENT MATRIX



Degree of Damage	Definition	Flood Damage		Damage Other Than Flood (e.g., Wind-Driven Rain and Earthquake)
		Water Level	Examples	Examples
Major	The residence has sustained significant structural damage and requires extensive repairs.	Above 18 Inches	<ul style="list-style-type: none"> Waterline above 18 inches or the electrical outlets in an essential living space. Waterline on the first floor (regardless of depth) of a residence when basement is completely full. When waterline exceeds 3 inches but is below 18 inches, damage may be major or minor depending on the following factors: duration of the flood, contaminates in the water, if waterline reached outlets, and number of essential living spaces flooded. 	<ul style="list-style-type: none"> Failure or partial failure to structural elements of the roof over essential living spaces to include rafters, ceiling joists, ridge boards, etc. Failure or partial failure to structural elements of the walls, to include framing, etc. Failure or partial failure to foundation, to include crumbling, bulging, collapsing, horizontal cracks of more than 2 inches, and shifting of the residence on the foundation of more than 6 inches.
Destroyed	The residence is a total loss: (e.g., damaged to such an extent that repair is not feasible, requires demolition, and/or confirmed to be in imminent danger).	Above Roofline	<ul style="list-style-type: none"> Waterline at the roofline or higher, or Complete failure of two or more major structural components (e.g., collapse of basement walls, foundation, walls, or roof). 	<ul style="list-style-type: none"> Only foundation remains. Complete failure of two or more major structural components (e.g., collapse of basement walls, foundation, walls, or roof). The residence has a confirmed imminent danger (e.g., impending landslides, mudslides, or sinkholes).
Inaccessible	Damage to residence cannot be visually verified.	N/A	<ul style="list-style-type: none"> Flood waters are blocking access to residences by covering, washing out, or destroying roads, bridges, or access routes, and degree of damage cannot be visually verified. 	<ul style="list-style-type: none"> Debris from landslides, mudslides, severe soil erosion, or blowdown is blocking access to residences by disrupting or destroying roads, bridges, or access routes and degree of damage cannot be visually verified.

FEMA MATRIX – DESTROYED: SF, MF



- The residence is a total loss, or damaged to such an extent that repair is not feasible.
 - Complete failure of two or more major structural components (i.e., collapse of basement walls, foundation, walls or roof).
 - Only foundation remains.
 - A residence that will require immediate demolition or removal because of disaster-related damage or confirmed imminent danger (i.e., impending landslides, mudslides or sinkholes).
 - Waterline at the roofline or higher

FEMA MATRIX – MAJOR: SF, MF



- A residence may be categorized as having major damage when it has sustained significant structural damage and requires extensive repairs.
 - Waterline above 18 inches or the electrical outlets in an essential living space
 - Waterline on the first floor (regardless of depth) of a residence when basement is completely full
 - Failure or partial failure to structural elements of the roof over required rooms to include rafters, ceiling joists, ridge boards, etc.
 - Failure or partial failure to structural elements of the walls to include framing, etc.
 - Failure or partial failure to foundation to include crumbling, bulging, collapsing, horizontal cracks of more than two inches and shifting of the residence on the foundation of more than six inches.

FEMA MATRIX – MINOR: SF, MF



- Encompasses a wide range of damage that does not affect the structural integrity of the residence.
 - Waterline at one to three inches in an essential living space.
 - When waterline exceeds three inches but is below 18 inches, damage may be major or minor, depending on the following factors: duration of flood, contaminates in water, if waterline reached electrical outlets and number of essential living spaces flooded.
 - Damage to mechanical components (i.e., furnace, boiler, water heater, HVAC).
 - Nonstructural damage to roof components over essential living space to include shingles (i.e., roof covering, fascia board, soffit, flashing, skylight.)
 - Nonstructural damage to the interior wall components to include drywall and/or insulation.
 - Nonstructural damage to exterior components.
 - Multiple small vertical cracks in foundation.
 - Damage to chimney to include, tilting, fallen, cracks or separated from the residence.
 - Damage to mechanical components (i.e., furnace, boiler, water heater, HVAC).
 - Damage or disaster related contamination to a private well or septic system.

FEMA MATRIX – AFFECTED: SF, MF



- Residences with minimal cosmetic damage to the exterior and/or contents of the home.
 - Any waterline in the crawl space or unfinished basement when essential living space or mechanical components are not damaged or submerged.
 - Partial missing shingles or siding.
 - Cosmetic damage such as paint discoloration or loose siding.
 - Broken screens.
 - Gutter damage and debris.
 - Damage to an attached structure such as a porch, carport, garage or outbuilding not for commercial use.
 - Damage to landscaping, retaining walls or downed trees that do not affect access to the residence.

FEMA MATRIX- INACCESSIBLE



- Damage to residence cannot be visually verified
- Flood waters are blocking to residences by covering, washing out or destroying roads, bridges or access routes, and degree of damage cannot be visually verified
- Debris from landslides, mudslides, severe soil erosion or blowdown is blocking access to residences by disrupting or destroying roads, bridges or access routes, and degree of damage cannot be visually verified.



DESTROYED: SF, MF



- The residence is a total loss: (damaged to such an extent that repair is not feasible, requires demolition and/or confirmed to be in imminent danger).
 - Complete failure of two or more major structural components (i.e., collapse of basement walls, foundation, walls or roof).
 - Only foundation remains.
 - A residence that will require immediate demolition or removal because of disaster-related damage or confirmed imminent danger (i.e., impending landslides, mudslides or sinkholes).
 - Waterline at the roofline or higher



DESTROYED: SF, MF



- The residence is a total loss: (damaged to such an extent that repair is not feasible, requires demolition and/or confirmed to be in imminent danger).
 - Complete failure of two or more major structural components (i.e. collapse of basement walls, foundation, walls or roof).
 - Only foundation remains.
 - A residence that will require immediate demolition or removal because of disaster-related damage or confirmed imminent danger (i.e. impending landslides, mudslides or sinkholes).
 - Waterline at the roofline or higher.



DOES NOT QUALIFY – FEMA IA



- Building does not qualify for individual assistance.
- Building is federal government property.
- Could possibly qualify under public assistance if building was being rented by federal government, depending on leasing agreement.



INACCESSIBLE: SF, MF



- Damage to residence cannot be visually verified.
- Flood waters are blocking access to residences by covering, washing out or destroying roads, bridges or access routes, and degree of damage cannot be visually verified.
- Debris from landslides, mudslides, severe soil erosion or blowdown is blocking access to residences by disrupting or destroying roads, bridges or access routes, and degree of damages cannot be visually verified.



DESTROYED: MH



- The residence is a total loss, for example:
 - Waterline is at the roofline or higher.
 - The residence's frame is bent, twisted or otherwise compromised.
 - The majority of the structural framing of the roof or walls has been compromised, exposing the interior.



MINOR: SF, MF



- The residence has sustained a wide range of damage that does not affect the structural integrity but could affect habitability.
 - Waterline at one to three inches in an essential living space.
 - Damage to mechanical components (i.e. furnace, boiler, water heater, HVAC).
 - Nonstructural damage to roof components over essential living space to include shingles (i.e. roof covering, fascia board, soffit, flashing and skylight).
 - Nonstructural damage to the interior wall components to include drywall and/or insulation
 - Nonstructural damage to exterior components.
 - Multiple small vertical cracks in foundation.
 - Damage to chimney includes tilting, fallen, cracks or separated from the residence.
 - Damage to mechanical components (i.e. furnace, boiler, water heater, HVAC).
 - Damage or disaster related contamination to a private well or septic system.



ANY QUESTIONS?

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