

Preliminary Damage Assessment  
(PDA)  
Field Guide



**The Purpose of  
this Preliminary Damage  
Assessment Field Guide**

This field guide has been designed to serve as a quick reference tool to be utilized by local officials and others in conducting local damage assessment for homes and businesses. Inside you will find listed the *4 Degrees of Damage*; FEMA criteria for seeking an Individual Assistance Declaration and tips – things to do and things to remember. In addition, illustrations have been provided and offer examples of the different degrees of damage for both wind and flood.

**Local Damage Assessment  
Must be Rapid, Detailed and Accurate.**

- It should be completed and Submitted to the State within 36 hours of the event.
- The data collected will then be analyzed to determine if supplemental assistance will be needed from the State and/or Federal Agencies.
- If necessary, the State will request a joint preliminary damage assessment with the Federal Emergency Management Agency (FEMA) and/or the Small Business Administration (SBA).
- Delay in completing the assessment may delay supplemental disaster assistance to those most in need.

## **Why Do Damage Assessment?**

Conducting a local damage assessment enables local officials to:

- Determine the severity and Magnitude of the event.
- Quantify homes and businesses Impacted by the disaster.
- Determine whether local resources will be sufficient to effectively respond and recover from the event.

**There are 4 degrees of damage:**

- Destroyed
- Major
- Minor
- Affected

***Criteria*** for requesting assistance  
from SBA:

***There must be a minimum of twenty five (25)  
homes and/or businesses  
with 40% uninsured damages.***

Note: Generally, structures with either  
“Destroyed” or “Major” degree of damage  
will meet “40% uninsured damages” criteria.

**DO:**

- Conduct visual inspection to verify damages.
- Be sensitive when discussing damages with property owner.
- Determine extent of insurance coverage (i.e. homeowner's policy vs. flood insurance).
- Include impact to businesses in your survey.
- Ensure current assessment reports are as accurate as possible.
- Know that exaggeration of amount of damage will be detrimental during a joint PDA.
- Provide detailed assessment to HSEM within 36 hours of the event.

## **REMEMBER**

- Focus on degrees of damage and habitability.
- Do not become preoccupied with property value.
- Look for waterline or debris line to determine depth of water.
- Only report disaster-related damages.
- Deferred maintenance and/or pre-existing damage should not be included in your assessment.

Based on criteria, make a judgment call.



***WIND***

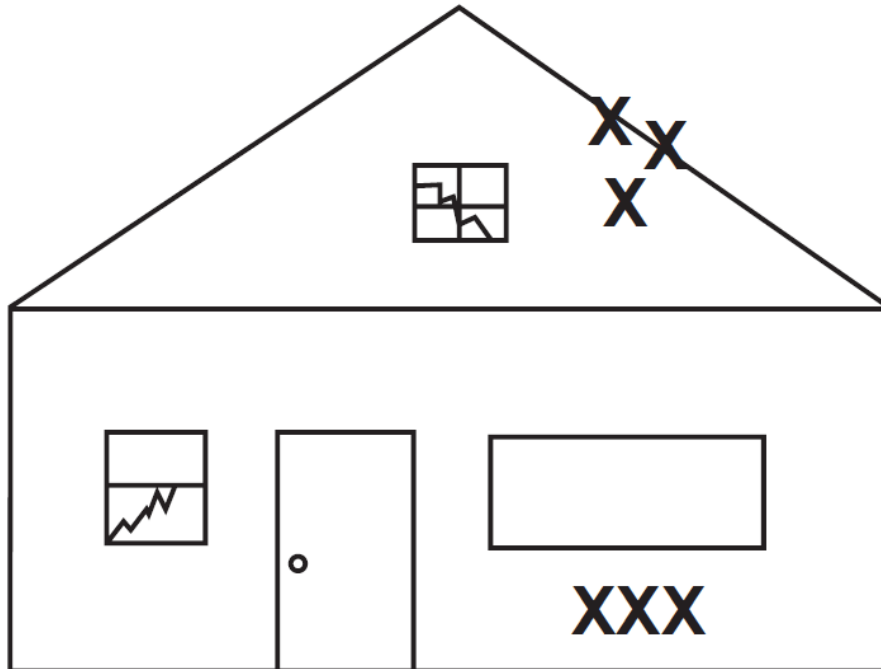


***DAMAGE***

**SINGLE FAMILY  
DWELLING**

# AFFECTED

Wind Damage: Single Family Dwelling



Minimal damage to structure and home is habitable, requiring minimal repairs.

Examples:

- Some shingle damage.
- Few broken windows.
- Cosmetic damage to siding.
- Repairable.

# MINOR

Wind Damage: Single Family Dwelling

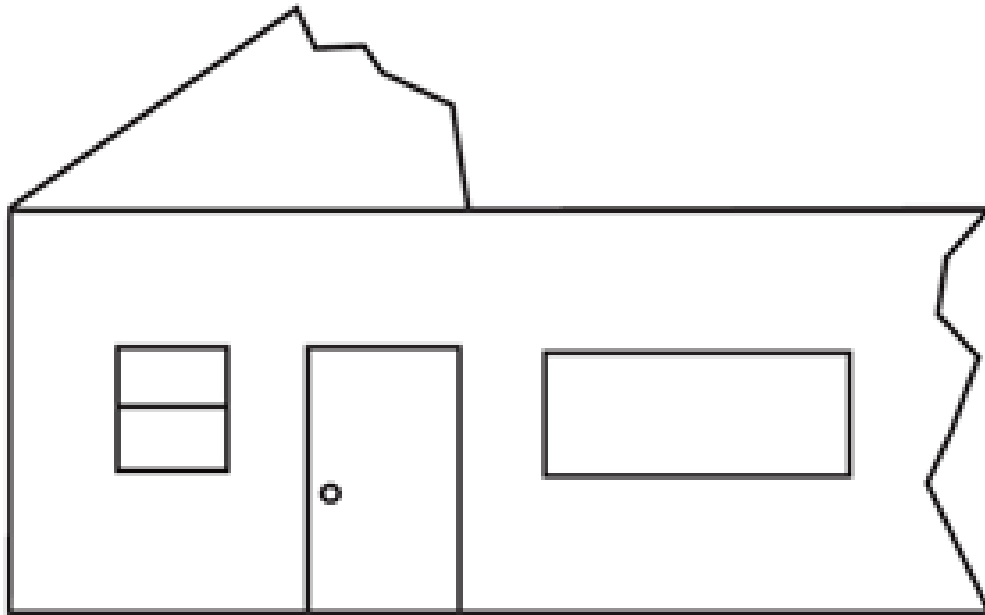


Damage may be repaired **within 30 days** making the structure habitable.  
Examples:

- Windows/doors are damaged and unsecurable.
- Damage to functional components (furnace, water heater, HVAC).

# MAJOR

Wind Damage: Single Family Dwelling



Significant structural damages requiring **longer than 30 days** for repair.

Examples:

- Structural failure of walls, roof and foundation which **are** repairable.
- Damage to windows, doors and exterior walls.
- Extensive debris and utility problems.

# DESTROYED

## Wind Damage: Single Family Dwelling



Structure is a total loss and damage is to such an extent that repair is not feasible and has left the home **permanently uninhabitable**.

Examples:

- Complete failure of two or more structural components, such as collapse of basement walls/foundation, walls or roof.
- Only foundation remains.
- Condemned structure that will require demolition or removal by local government due to disaster related health and safety concerns.

***WIND***

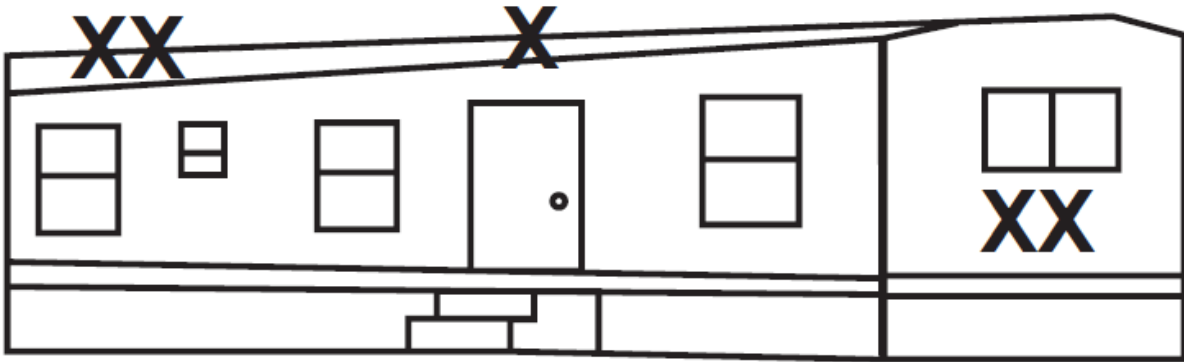


***DAMAGE***

**MOBILE HOME**

# AFFECTED

## Wind Damage: Mobile Home



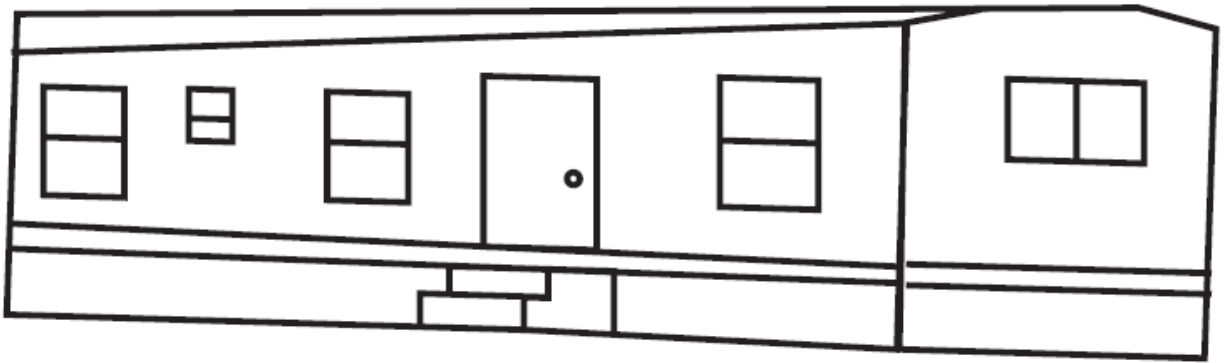
Minimal damages to the dwelling and/or contents and is **habitable**, requiring minimal repairs.

Examples:

- Frame is NOT bent, twisted or otherwise compromised.
- No structural components have been damaged.

# MINOR

## Wind Damage: Mobile Home



Damages may be **repaired within 30 days** making the structure habitable.

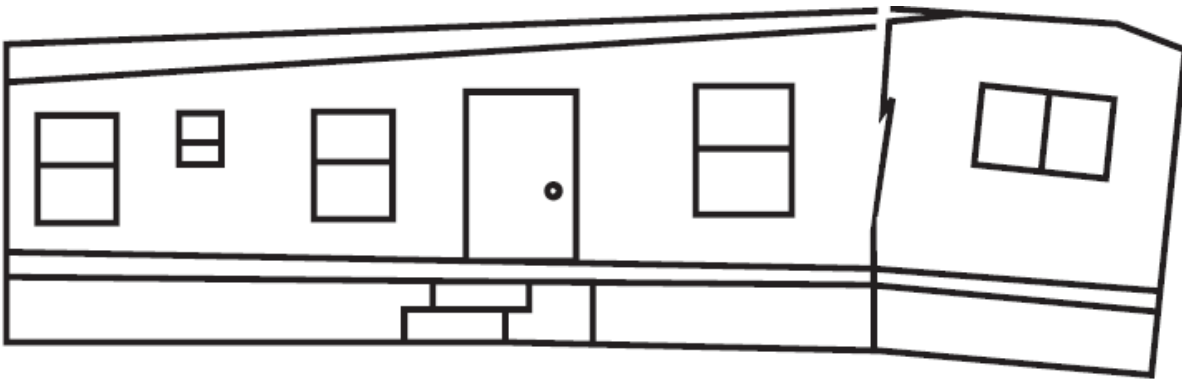
Examples:

- Minor structural damage (not displaced from foundation).
- Other structural components may have minor damage (windows, roof, doors, duct work, etc.)



# MAJOR

## Wind Damage: Mobile Home



Significant structural damages requiring **longer than 30 days for repair**.

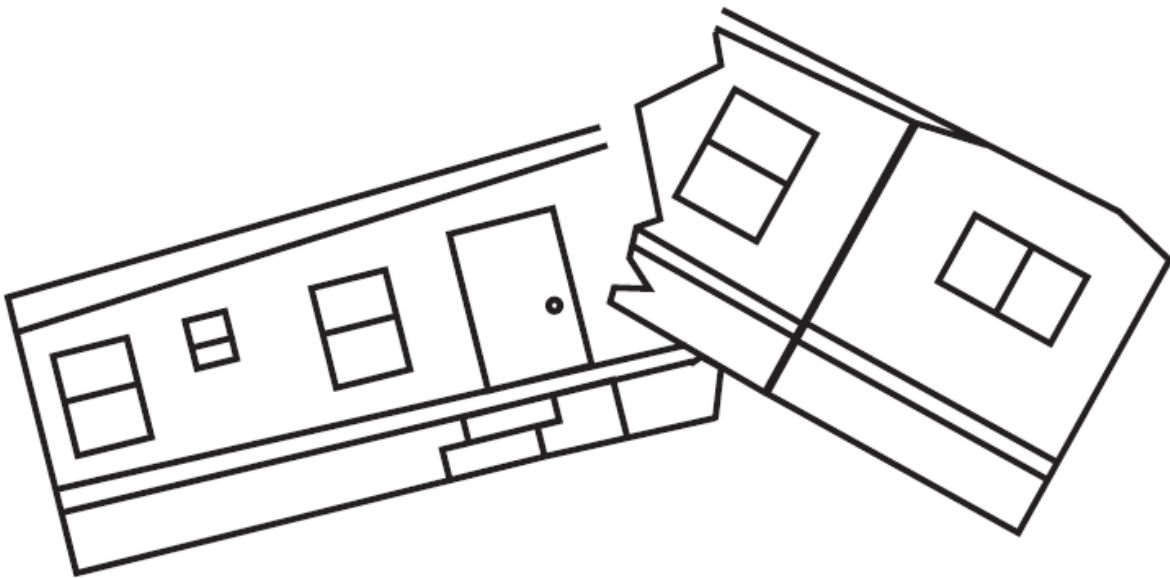
Extensive repairs will be required to become habitable.

Examples:

- Displaced from foundation.
- Other structural components have been damaged (windows, doors, wall coverings, roof, bottom board insulation, utility hook-up, etc.)

# DESTROYED

## Wind Damage: Mobile Home



Structure is a **total loss**. There is no value associated with the structure except for its basic material content (scrap).

Examples:

- Frame is bent, twisted or otherwise compromised.
- Missing roof or has sustained significant damage to roof covering, sheathing, and framing.

***FLOOD***

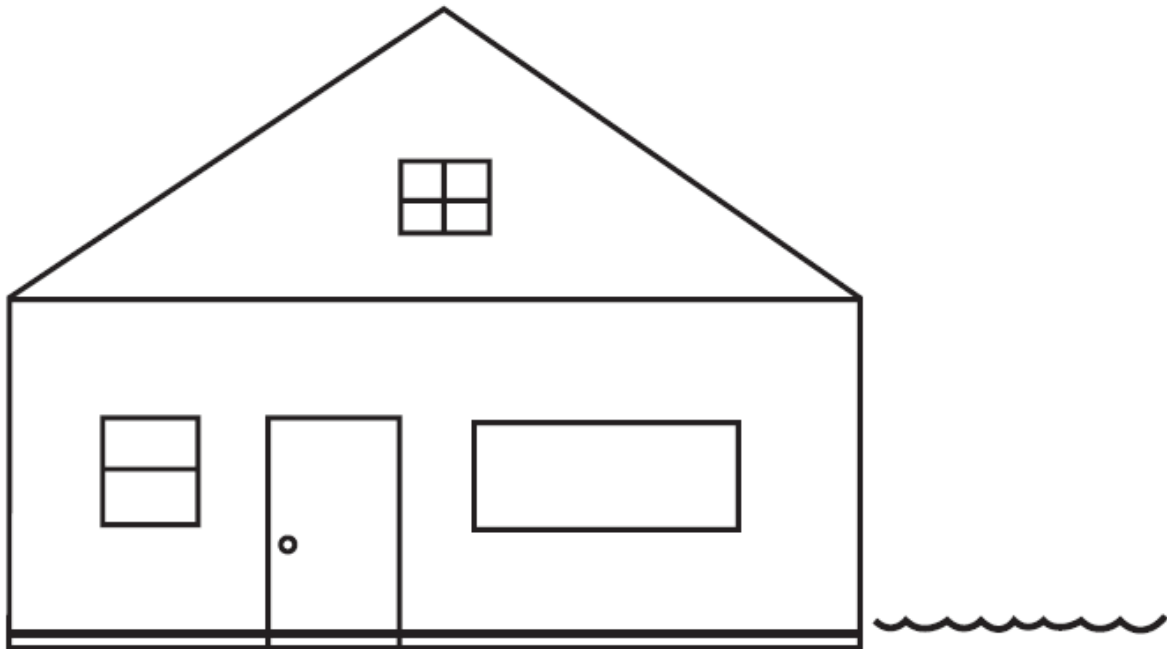


***DAMAGE***

**SINGLE FAMILY  
DWELLING**

# AFFECTED

Flood Damage: Single Family Dwelling



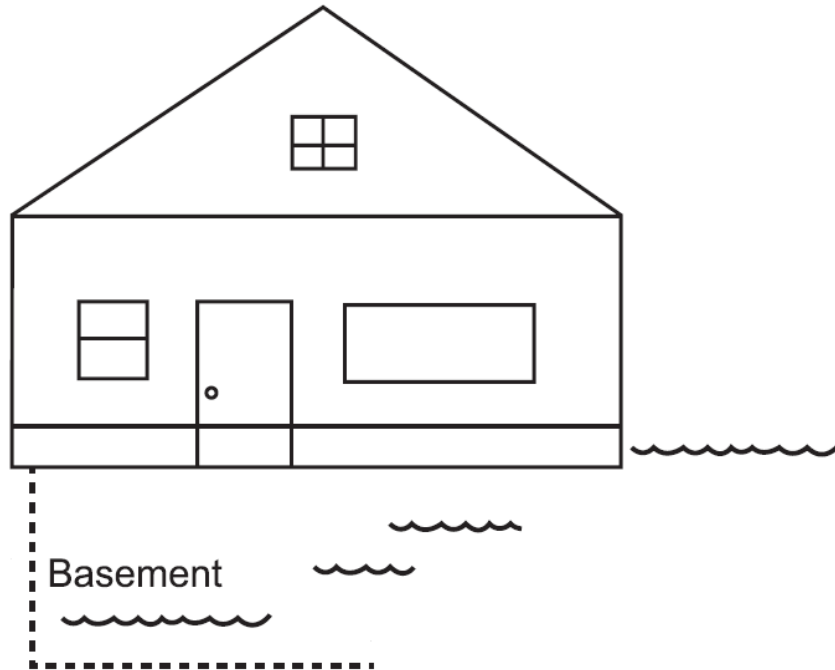
Minimal damage to the structure and/or contents and is **habitable, requiring minimal repairs.**

Examples:

- Minimal flooding with less than 3" in an occupied or required room.

# MINOR

## Flood Damage: Single Family Dwelling



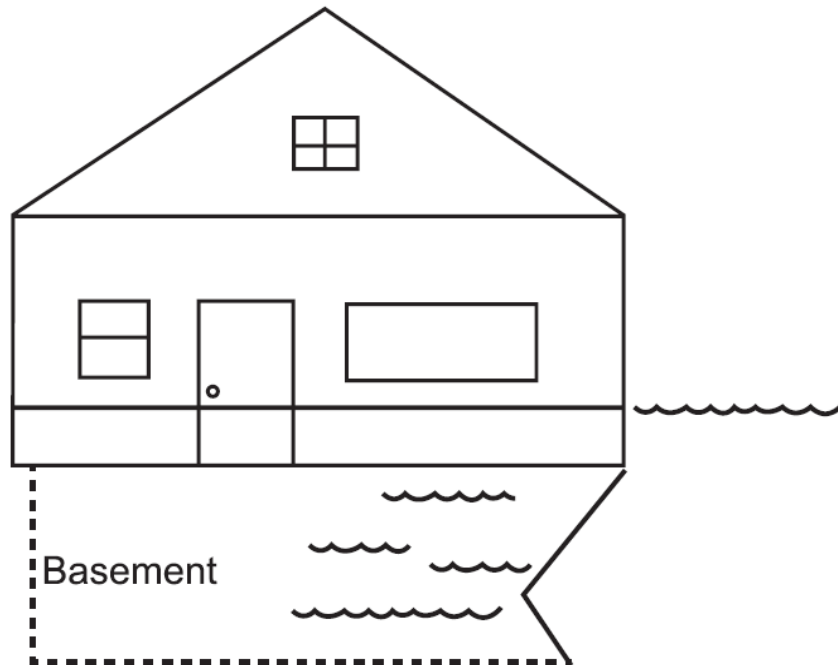
Damages **may be repaired within 30 days** making the structure habitable.

Examples:

- 3" – 18" of water in an occupied or required room.
- Damage or disaster related contamination to private well or septic system.

# MAJOR

## Flood Damage: Single Family Dwelling



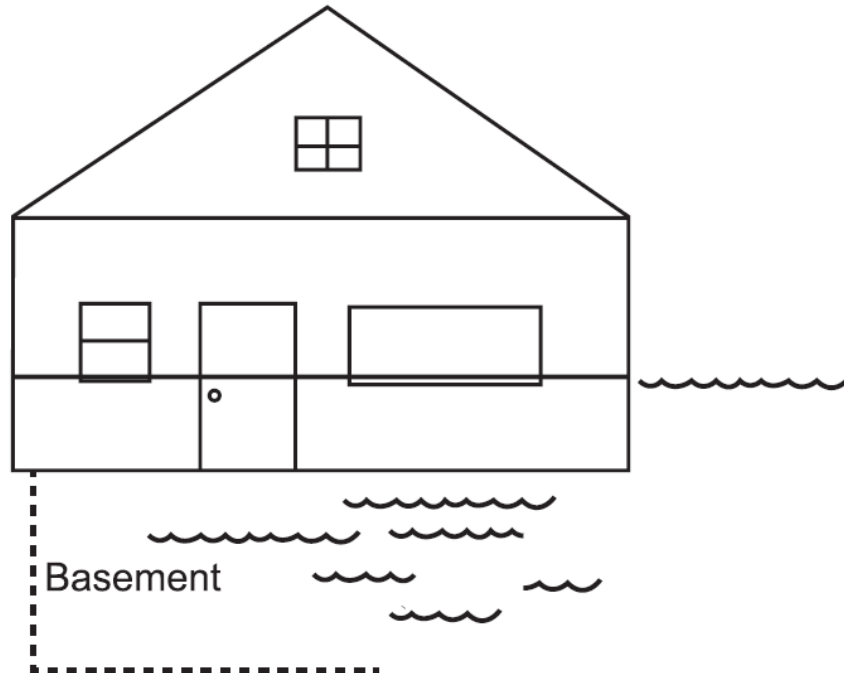
Significant structural damages requiring **longer than 30 days for repair**.

Examples:

- 18" or more of water on the first floor or water that covers the electrical outlets.
- Water in the basement which compromises the structural integrity of the home.

# DESTROYED

## Flood Damage: Single Family Dwelling



Structure that is a **total loss** and damage is to such an extent that repair is not feasible and has left the home **permanently uninhabitable**.

Examples:

- Complete failure of two or more major structural components, such as collapse of basement walls/foundation, walls or roof.
- Only foundation remains.
- A structure that will require removal or demolition by local government due to a confirmed imminent danger, such as impending landslides, mudslides or sinkholes.

***FLOOD***



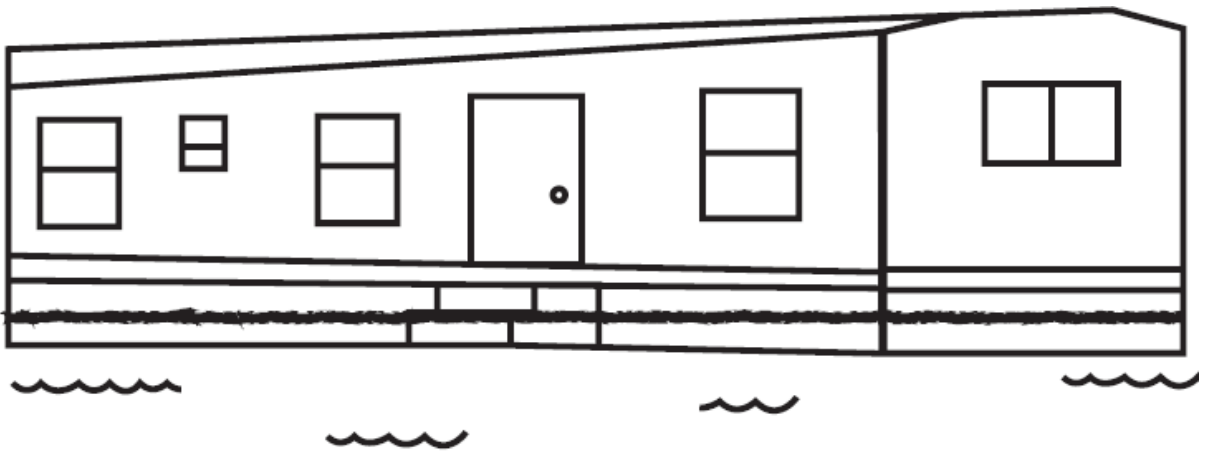
***DAMAGE***

**MOBILE HOME**



# AFFECTED

## Flood Damage: Mobile Home



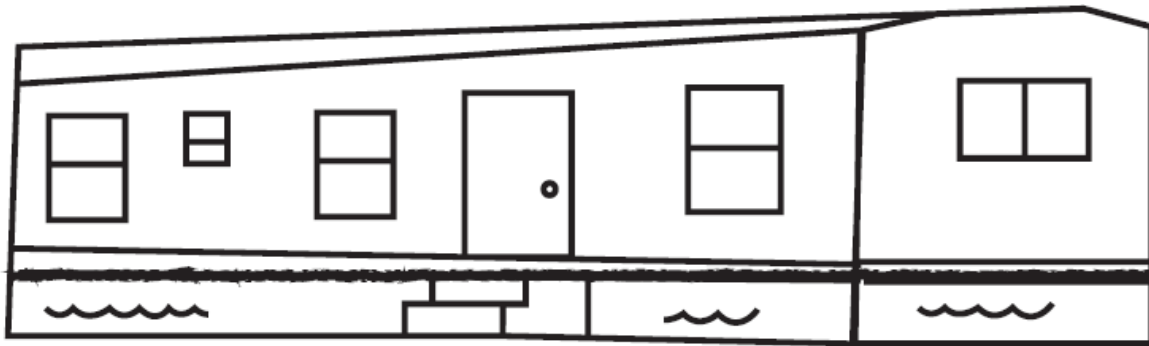
Minimal damage to the dwelling and/or contents and is **habitable, requiring minimal repairs.**

Examples:

- No damages affecting habitability.
- Cosmetic damage only.

# MINOR

## Flood Damage: Mobile Home



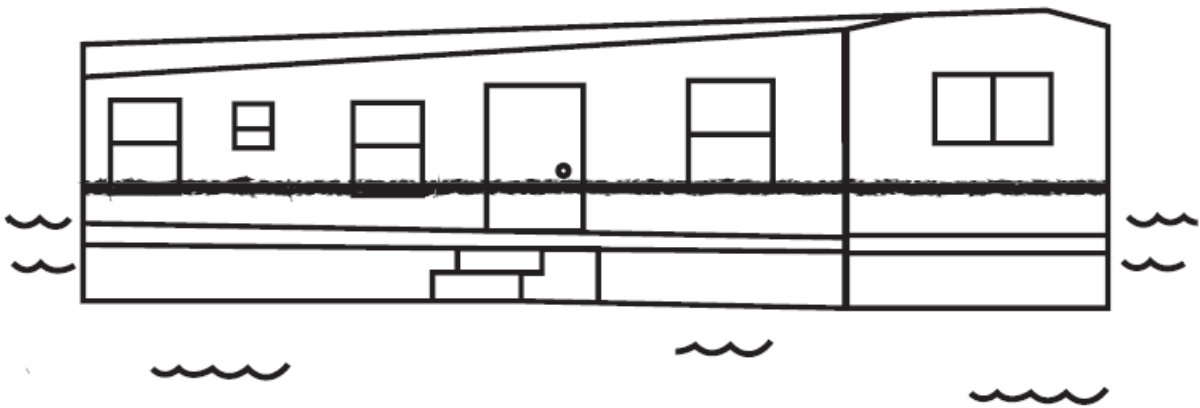
Damages may be **repaired within 30 days** making the structure habitable.

Examples:

- Water line is below the floor system.
- Skirting or HVAC may be impacted.

# MAJOR

## Flood Damage: Mobile Home



Significant structural damages requiring **longer than 30 days for repair**.

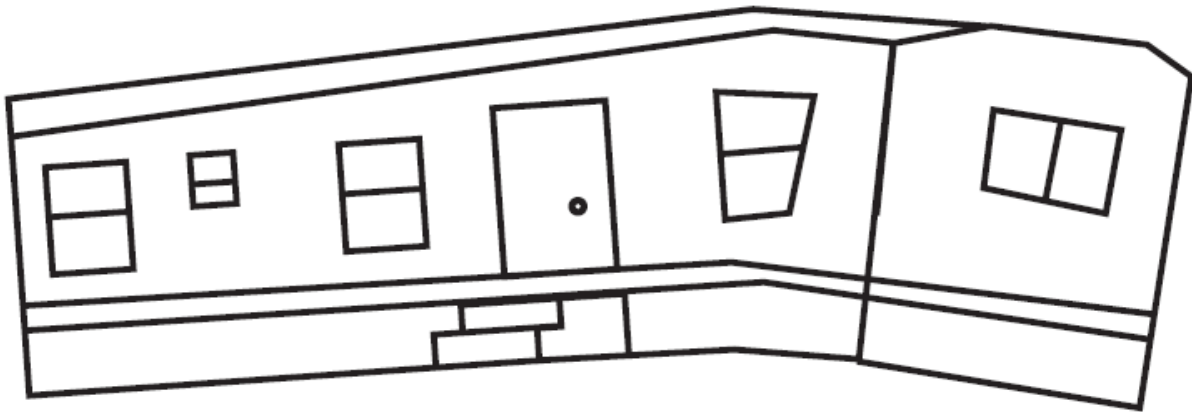
Extensive repairs will be required to become habitable.

Examples:

- Water that impacts the floor system (belly board insulation, duct work, subfloor).
- Water line up to 12 inches in the living area.

# DESTROYED

## Flood Damage: Mobile Home



Structure is a **total loss**. There is no value associated with the structure except for its basic material content (scrap).

Examples:

- Water line is higher than 12 inches.
- Frame twisted, bent or otherwise compromised.
- Interior so compromised by contamination that cleanup is infeasible.