### Lancaster County Emergency Management Individual Assistance (IA) **Damage Assessment Form**

#### **Location Information**

| Municipality:   | Penn Township |           |      |       |
|-----------------|---------------|-----------|------|-------|
| Name:           |               |           |      |       |
| Street Address: |               |           |      |       |
| City:           |               | State: PA | Zip: |       |
| Phone:          | Home:         | Work:     |      | Cell: |

## Type (Check One)

| Type (encon enc) |              |               |          |  |
|------------------|--------------|---------------|----------|--|
| Single Family    | Multi-Family | □ Mobile Home | Business |  |
|                  |              |               |          |  |

### **Owner Info**

| Primary Home:   | □ Yes | 🗆 No | 🗆 Own     | □ Rent        |
|-----------------|-------|------|-----------|---------------|
| Flood Insurance | □ Yes | □ No | Habitable | Uninhabitable |

### System Damage

| Damaged | Home | Mobile<br>Home           | (Not usable, not repairable)   |
|---------|------|--------------------------|--|
|         | 7    |                          | Major  |
|         | 16   | 20                       | (No longer usable, but can be repaired)  |
|         | 14   | 35                       | Minor  |
|         | 9    | 20                       | (Damaged but can be used. Needs minor repa   |
|         | 28   | 25                       | Affected   |
|         | 10   |                          | (Usable without repairs)   |
|         | 10   |                          |  |
|         | 6    |                          | Inaccessible   |
| Total % |      |                          | (Cannot be access by normal means, bridge of washout)                              |
| -       |      | 7   16   9   28   10   6 | Home       7       16       14       9       20       28       10       10       6 |

#### Damage Category (Check One)

| Destroyed<br>(Not usable, not repairable)                                     |  |
|---|--|
| Major<br>(No longer usable, but can be repaired)                              |  |
| Minor<br>(Damaged but can be used. Needs minor repairs)                       |  |
| Affected<br>(Usable without repairs)  |  |
| Inaccessible<br>(Cannot be access by normal means, bridge or road<br>washout) |  |

### Water Damage Info

| Flood Insurance   | Yes | No |                        |
|-------------------|-----|----|------------------------|
| Basement Water    | Yes | No | Water Depth in Inches: |
| First Floor Water | Yes | No | Water Depth in Inches: |

### Percent of Damage

| 1 | Assessed Value of Property                                     | \$ |
|---|--|----|
| 2 | Percent of Damage (System Damage Percent times Value [Line 1]) | \$ |
| 3 | Estimated Damage to Contents                                   | \$ |
| 4 | Total Estimated Damage (Line 2 plus Line 3)                    | \$ |

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### **Description of Damage**

#### Describe Impact on citizens and businesses

# **Dwelling Damage Categories Defined**

**DESTROYED:** All major structural systems damaged or destroyed; habitation is not possible

- **MAJOR DAMAGE:** Four or more structural systems are damaged or destroyed resulting in over 45 percent total damage. Extensive repairs are necessary, and habitation will not be possible for at least 30 days after the start of repairs.
- **MINOR DAMAGE:** One to three structural systems damaged; habitation possible now or within 30 days of the start of temporary or permanent repairs.
- **AFFECTED:** Some damage to structure and suspected damage to contents. Structure is usable without repairs (Minor basement flooding).
- **INACESSIBLE:** This group includes homes that are inaccessible by normal means, due to disaster-related road closures (e.g., bridge out, road flooded or blocked by landslide, mudslide, severe erosion, washed out, etc.)

# **Observable Dwelling Systems Damage Defined**

- **FOUNDATION:** If foundation is undermined, partially missing, sagging or shifted, it is damaged. Conjunctive Damage: If these conditions are apparent, there is a good chance of damage to floor, plumbing, electrical, heating and walls system.
- **FLOOR SYSTEM:** If shifted, sagging or has been submerged in water, it is damaged. Conjunctive Damage: If damaged, the exterior wall, interior wall, and finish, electrical and heating systems are also damaged.
- **EXTERIOR WALLS:** If missing, shifted, distorted or cracked, it is damaged. Conjunctive Damage: If exterior wall system is damaged, there is a good chance the roof, electric, plumbing and interior wall systems are damaged.
- **ROOF SYSTEM:** If missing, sagging, collapsed, or submerged, it is damaged. Conjunctive Damage: All systems damaged if roof is flood damaged; exterior wall, electrical and interior wall systems are usually damaged.

## Non-Observable Dwelling Systems Damage Defined

- **INTERIOR WALLS:** If you can see interior walls and finish, they are damaged. Damage is usually conjunctive with damage to four observable systems.
- **PLUMBING**: Water supply and/or waster water items are broken or contaminated. Damage is usually conjunctive with foundation, floor and exterior wall system damage.
- **HEATING:** If submerged, it is damaged; when the fuel source, the A.C./Heating unit, vents and/or the heat distribution systems are missing, disconnected or crushed, the system is damaged.
- **ELECTRICAL:** If submerged, it is damaged; when the service entrance or any part of the interior distribution system is missing or disconnected, the system is damaged.

**NOTE:** Non-observable refers only to a visual inspection from the dwelling exterior. These systems can be observed if you are able to walk through the dwelling.

## Mobile Home Damage Categories Defined

- **DESTROYED:** Two or more systems have substantial damage.
- **MAJOR:** One system has substantial damage.
- MINOR: One or two systems have superficial damage.
- **AFFECTED:** Some damage to structure and suspected damage to contents. Structure is usable without repairs (Minor basement flooding).
- **INACESSIBLE:** This group includes mobile homes that are inaccessible by normal means, due to disaster-related road closures (e.g., bridge out, road flooded or blocked by landslide, mudslide, severe erosion, washed out, etc.)

## Mobile Home Systems Damage Defined

- **FRAME:** If the frame is twisted, buckled or broken, it is damaged. Conjunctive Damage: If the frame is damaged, there is almost always damage to the wall, roof and interior wall systems.
- **NOTES:** 1. If the mobile home is submerged enough to move it off its foundation, there is usually frame damage and conjunctive damage to the other systems and mechanicals.

2. Severe wind that causes movement off the foundation, including upset, will also usually result in frame damage.

3. If moved off foundation, it is uninhabitable because this disrupts all mechanical systems and there is a safety factor.

- 4. Frame Damage + Major Conjunctive Damage Total Loss.
- **WALL SYSTEM:** If the wall studs are broken, missing, or distorted, the system is damaged. Damaged is minimal if ONLY the exterior covering or "skin" is damaged. Conjunctive Damage: If the wall system is heavily damaged, the roof and interior wall systems are usually damaged.
- **ROOF SYSTEM:** If the roof covering or framing is missing, torn or punctured, it is damaged. Conjunctive Damage: If the roof system is damaged, there is usually damage to the interior wall system. Severe damage to the roof system's framing usually results in conjunctive damage to the exterior wall system.

## **INTERIOR WALL SYSTEM:**

If the interior wills and built-ins are missing, shifted, or have collapsed, the system is damaged. Water usually causes extensive damage. Conjunctive Damage: Almost always involves damage to the other three systems.

## DAMAGE ASSESSMENT RULE OF THUMB:

Mobile homes are much more susceptible to flood and windstorm damage than dwellings because of the materials and methods used in mobile home construction.

**Example:** Water will quickly destroy the floor of a mobile home (particle board covered by carpet). In a dwelling, the floor system can often be dried out, sanded and re-finished.