



- Administration
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Memo to: All County Emergency Management Directors

From: Nancy J. Dragani, Executive Director  
Ohio Emergency Management Agency

Subject: Policy Memo: State of Ohio Criteria to Request Individual Assistance

Since September 2005, the State of Ohio has based requests for federal disaster assistance for private damages (Individual Assistance, IA) on specific damage criteria which is consistent with federal guidance from the U.S. Small Business Administration (SBA). The State also uses the same criteria to add counties to a FEMA IA declaration.

The purpose of this criterion is to minimize confusion; provide a basis for requesting federal IA programs; and to ensure there is consistency among the IA Preliminary Damage Assessment (PDA) teams during the Preliminary Damage Assessment (PDA). This criterion *does not* impact the Public Assistance Program declaration criteria.

In order for a county to seek federal disaster assistance from the SBA or FEMA IA Program, specific information must first be provided to the Ohio Emergency Management Agency (Ohio EMA) for review and analysis. The county must be able to provide the Ohio EMA with street sheets listing the physical address of damaged structures and provide a map of the impacted area(s). Following is the State's criteria for requesting IA or to seek to be added to an existing FEMA IA declaration:

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

Please note that typically primary residence include privately-owned single-family homes, apartments, mobile homes, condominiums, etc. However, there may be instances of non-traditional homes, such as converted vans or buses, campers, etc. which may be a primary residence. Please apply the same criteria to traditional and non-traditional structures or call the Disaster Recovery Branch, 614-799-3671 for guidance.

**INDIVIDUAL ASSISTANCE  
PRELIMINARY DAMAGE ASSESSMENT (PDA)  
CHECKLIST**

*Individual Assistance (IA) refers to primary homes and businesses.*

**Local Damage Assessment**

- \_\_\_ Provide Incident Status Report form to Ohio EMA within 12 hours of event.
- \_\_\_ Provide detailed assessment on the Damage and Needs Assessment form to Ohio EMA within 36 hours of event. (Form AGN-0035). (*There are 4 degrees of IA damage: destroyed, major, minor and affected.*)
- \_\_\_ Provide updated information on the Damage and Needs Assessment form to the state as new information becomes available; or closeout the incident.
- \_\_\_ Upon request, provide “street sheets” and summary sheet to the Disaster Recovery Branch (Ohio EMA).
- \_\_\_ Insurance information: It is imperative that the extent of insurance coverage be determined as soon as possible.

**Joint Preliminary Damage Assessment**

- \_\_\_ An Ohio EMA representative will contact the county EMA director regarding the time and location of the PDA.
- \_\_\_ Local officials to provide:
  - \_\_\_ local representative to participate on the PDA team. This person should be familiar with the area and have knowledge of the types of damage and problems which occurred. Other team members will include FEMA, SBA, State, etc.
  - \_\_\_ Maps. Maps should be “marked up” to reflect damaged area. (*Individual damages should be mapped separately from public damages.*)
  - \_\_\_ Tour route. A predetermined route should be mapped out in advance. Heaviest, impacted areas should be viewed /surveyed by the team first.
- \_\_\_ Pre-assessment briefing. Local representative to provide overview of event and damages to PDA team. (*Please have the most current information available. When providing a list of damaged homes and businesses, please sort by geographical location and severity of damage, as opposed to alphabetically.*)
- \_\_\_ Tour damaged areas.

## Quick Reference Guide for Individual Assistance Preliminary Damage Assessment

CATEGORY OF DAMAGE	DEFINITION	FLOOD EXAMPLES	TORNADO EXAMPLES
AFFECTED	This category includes dwellings with minimal damage to structure and/or contents and the home is habitable without repairs.	Affected homes have minimal flooding with less than 3 inches of water in an occupied or required room.	Minimal damage to structure and home is habitable without repairs.
MINOR	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: <ul style="list-style-type: none"> <li>• Windows or doors unsecured (damaged)</li> <li>• Damage to functional components (i.e. furnace, water heater, HVAC, etc.)</li> </ul>	<ul style="list-style-type: none"> <li>• Three to eighteen inches of water in an occupied or required room.</li> <li>• Damage, or disaster related contamination, to private well or septic system. <i>Note: If water has remained in structure for more than a day, more extensive damage may have occurred. Watch for foundation damage.</i></li> </ul>	Windows or doors unsecured (damaged). May be made habitable in less than 30 days.
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: <ul style="list-style-type: none"> <li>• Failure of structural elements of the residence (e.g., walls, roof, floors, foundation, etc.) that are repairable.</li> <li>• Damage to dwelling that will take more than 30 days to repair (not to include contractor delays or availability of materials)</li> </ul>	<ul style="list-style-type: none"> <li>• Eighteen inches or more of water on the first floor or water that covers electrical outlets.</li> <li>• Homes with a basement may be considered for major damage if the water has compromised the structural integrity of the home. <i>Note: If water has remained in structure for more than a day, more extensive damage may have occurred. Watch for extensive wall and foundation damage.</i></li> </ul>	Substantial roofing elements damaged or missing (e.g., roof decking, trusses/framing), damage to windows, doors, exterior walls, interior wind damage, rain/water damage, extensive debris and utility problems. Damage to dwelling that will take more than 30 days to repair (not to include contractor delays or availability of materials)
DESTROYED	Destroyed means the structure is a total loss. Any one of the following may constitute a status of destroyed: <ul style="list-style-type: none"> <li>• Structure is permanently uninhabitable.</li> <li>• Complete failure of two or more major structural components (e.g., collapse of basement walls/foundations, walls, or roof)</li> <li>• Condemned structure that will require demolition or removal by local or government because of disaster related health and safety concerns.</li> <li>• 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)</li> </ul>	Complete failure of two or more major structural components (e.g., collapse of basement walls/foundations, walls or roof) (for instance, pushed off the foundation). <i>Note: Depth, velocity, and duration of water in and around the structure may have a significant impact on degree of damage.</i>	Only foundation remains or two or more walls destroyed and roof substantially damaged or destroyed.

*Last Reviewed: July 2012*

*Region V*

*\*Definitions taken from entitled "Preliminary Damage Assessment for Individual Assistance Operations Manual (9327.2-PR)" dated July 18, 2012*

## Quick Reference Guide for Individual Assistance Preliminary Damage Assessment

<b>GUIDELINES FOR DETERMINING DAMAGE TO MANUFACTURED HOMES</b>			
DEGREE OF DAMAGE	DEFINITION	FOR FLOOD DAMAGE	FOR DAMAGES OTHER THAN FLOOD (I.E. WIND DRIVEN RAIN, EARTHQUAKE)
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).
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).
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).
DESTROYED	The structure is a total loss; damaged to such an extent that repairs are not economically feasible. 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.

*Last Reviewed: July 2012*

*Region V*

*\*Definitions taken from entitled "Preliminary Damage Assessment for Individual Assistance Operations Manual (9327.2-PR)" dated July 18, 2012*

### DISASTER-RELATED BUILDING INSPECTIONS LIST

The purpose of this information is to summarize the inspections that could take place following a disaster incident or event in your community. Your property may be subject to some or all of these inspections. You are strongly encouraged to contact your local building, zoning, and/or floodplain administrator prior to repairing your damaged structure to ensure that all necessary permits are obtained.

Grant/Loan/Insurance/Other Inspections	Who Does the Inspection?	What Do They Inspect?	Why Are They Doing the Inspection?	When Do They Do the Inspection?	What is the Result of the Inspection?
<u>FEMA Habitability Inspectors</u>	Contractors hired and trained by FEMA	Uninsured event-related damages to primary residences of homeowners and renters	This is one step in determining eligibility for FEMA disaster assistance from the Individuals and Households Program (IHP).	An inspection is scheduled after FEMA assigns the FEMA registration to an inspector.	If damages and/or disaster-related costs are determined eligible, grants for various types of FEMA IHP assistance can be provided.
<u>Small Business Administration (SBA) Disaster Loan Program Loss Verifiers</u>	SBA loss verifiers	Event-related damages to primary residences of homeowners and renters; businesses	This is one step in determining eligibility for SBA disaster loan assistance.	SBA loss verifiers will conduct inspections after SBA receives a disaster loan application packet from a homeowner, renter or business.	SBA will propose a loan package for the eligible damages identified in the inspection.
<u>Voluntary Agencies and Non-Governmental Organizations</u>	Case managers	Essential unmet needs	To determine essential unmet needs which would be forwarded to voluntary, non-governmental organizations for possible assistance	Inspections are conducted once insurance proceeds have been received and disaster assistance has been provided by FEMA and SBA.	Voluntary organizations may provide various forms of assistance for essential unmet needs.
<u>Hazard Mitigation Grant Program (HMGP) Project Managers</u>	Local official designated to manage a mitigation grant project	General property inspection and collection of records and information needed to develop a mitigation project grant application	To identify properties and interest in participating in a locally sponsored mitigation project that will reduce or permanently eliminate future risk to lives and property from natural hazards	Inspections are conducted several weeks to several months after the damage event.	Development of a mitigation project application. Project implementation will not occur until 18-24 months after the disaster declaration.
<u>Insurance Adjustors</u>	Insurance adjustors from insurance companies	Damages covered by the insurance policy	Inspection is in response to an insurance claim filed by the policyholder.	Inspection is conducted as soon as possible after the policyholder files a claim.	Settlement of the claim, which is based upon the adjustor's inspection and the policyholder's coverage

NO FEES should be charged for any of the listed inspections or assessments.  
Ask for ID – do not allow entry to any person who is not willing to provide proper identification.  
Safeguard personal information. Social Security and bank account numbers will not be required from inspectors.  
If in doubt, do not give out information.





### FACT SHEET

#### Disaster Recovery Centers (DRCs)

The first fixed DRCs should be identified and scheduled to open between 48 hours and one week post-disaster declaration. When evaluating locations, keep in mind the following criteria:

##### Staffing

The building should be capable of housing, on average, 6-10 FEMA staff, 5-10 other federal agency staff, and state staff as needed (this number varies according to the size of the disaster).

##### Premises

Identify a facility that is an adequate distance from the affected area with square footage totaling about 1200-1500 square feet (64 square feet per person). You may want to consider the proximity of public transportation to make the building as accessible as possible to applicants. Also keep in mind parking space; the lot should be well-lit and have at least 40 spots available.

The building and neighborhood must be secure, safe and sanitary. FEMA conducts an inspection of any facility before it can be used for a DRC, assessing standards that include:

- Adequate ventilation, electricity and lighting
- Functional heating/cooling system and potable water
- Compliance with Americans with Disabilities Act (ADA)
- Secure windows, exits and entrances
- Fire safe and low crime area
- Availability of janitorial services
- Ability to support numerous (10+) phone and data lines
- Adequate number of tables/chairs
- Compatible for inside wiring
- Functional restrooms
- Available for a minimum of 3 days, from 7:30 a.m. to 7 p.m. daily, Monday through Saturday and possibly on Sundays and holidays.

##### Setup Considerations: Mobile DRCs (MDRCs)

When searching for a location to put a fixed-mobile DRC or MDRC, remember the area must permit a 39 foot recreational vehicle to be parked (minimum height clearance of 14 feet), while still allowing for adequate visitor parking space. The site should be level, solid and provide an unobstructed southern view for satellite functionality.

For fixed-MDRCs (or those plugged into a building) all of the facility requirements listed above are applicable. MDRCs have a 150' cable that can be extended to supply phones and computers for the facility, so ensure the vehicle can be parked within those parameters. For MDRCs that are not connected to a fixed structure, there should be adequate space surrounding the vehicle to allow tents to be setup for accepting applicants.

## FEMA DISASTER RECOVERY CENTERS

Following a Presidential disaster declaration that includes the Individual Assistance (IA) Program, the Federal Emergency Management Agency (FEMA), in conjunction with the state and local EMAs, may open temporary facilities called Disaster Recovery Centers (DRCs). DRCs may be opened in presidentially designated counties in order to provide direct customer service. **The disaster survivor must register for assistance by calling the toll-free FEMA teleregistration line at 1-800-621-FEMA [3362] or by going on-line to the FEMA website at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov).** Individual Assistance addresses uninsured losses caused by the disaster for categories of damage such as: damage to homes (both owner-occupied and renters), personal property (basic appliances, essential clothing and furniture), medical, dental, funeral and transportation.

FEMA requires DRCs to open within 48 hours to 1 week following the day of declaration. This timeframe allows disaster survivors the opportunity to apply for assistance, have inspections completed and receive their eligibility determination letters. FEMA program representatives can then specifically address the applicant's needs and recovery issues, as opposed to providing the same general information available from the FEMA HELPLINE or FEMA teleregistration. This timeframe also allows FEMA the opportunity to inspect proposed DRC sites and ensure that the facilities meet criteria for use. Finally, this timeframe gives the media ample time to publicize the availability and location of the DRCs.

FEMA may not open DRCs in every disaster declaration or in every county included in the declaration. Also, in some instances, FEMA may use alternatives to "fixed" or "stationary" DRCs. For example, FEMA and SBA may put together a team that goes to a pre-identified, publicly announced location for 1-3 days, and then move to a new location in another county. The period of time a DRC is open is dependent upon the number of visitors. Closure of the facility will occur following a public announcement by FEMA.

DRCs co-locate program representatives, typically FEMA and SBA, and any other State and/or local agencies or departments that want to be represented, into one facility to answer questions of disaster survivors that have completed the application process. Program representatives answer questions about the various forms of assistance, explain what happens next in the process, make copies of documents that may be needed for the various programs and offer recovery information, such as how to incorporate mitigation actions while repairing or rebuilding. DRCs provide an excellent opportunity for disaster survivors to meet face to face with program specialists to receive specific information pertaining to their individual needs and recovery issues.

FEMA **must** conduct a safety and security inspection of any facility before it can be used for a DRC. If the facility does not meet FEMA minimum standards, it will not be used. **Recovery Centers should be established as close to the impacted areas as safely possible.** Following is the FEMA DRC Guidelines and Checklist for your use when looking for a facility to be used as a DRC. It contains information regarding FEMA-specific requirements and basic criteria. This is the criteria FEMA uses when inspecting potential DRC sites. **Please do not announce the location or address of a DRC until approved by FEMA.**

If you have any questions, please contact Brigitte Bouska, State DRC Coordinator, at (614) 799-3671 or Greg Keller, Recovery Branch Chief at (614) 799-3669.

**FEMA DISASTER RECOVERY CENTER  
GUIDELINES AND CHECKLIST  
(Current as of November 2011)**

**Following is a list of FEMA-specific requirements and basic criteria to consider when looking for a facility to be used as a DRC. This is the criteria that FEMA uses when they inspect potential DRC sites:**

- \_\_\_ Name of facility and complete street address. Recovery Centers should be established as close to heavily damaged areas as safely possible.
- \_\_\_ Local and/or facility point of contact. (Name and phone number(s))
- \_\_\_ Neither the State nor FEMA will pay for the rent for use of the facility. FEMA will only pay for utilities or phones installed by them.
- \_\_\_ Can tables and chairs be made available? (The lack of these items will **not** affect FEMA acceptance of the site. FEMA can provide if needed.)
- \_\_\_ Facilities should be available from 7:30am-7pm daily, Monday through Saturday, and possibly on Sundays and holidays.
- \_\_\_ The facility needs to be available a minimum of 3 days without interruptions for prior commitments (i.e. basketball games, weddings, parties, meetings, etc.). Duration of usage will be dependent upon the number of applicants being served. An estimate will probably be available at the onset of the declaration.
- \_\_\_ Is janitorial service available?
- \_\_\_ If a portion of the facility is occupied, will FEMA be permitted to use the unused portion?
- \_\_\_ Facility needs to have safe entrances and exits to the parking area.
- \_\_\_ The size of the facility will vary dependant upon the number of local/State/Federal/Voluntary Agencies co-locating and the number of anticipated number of applicants to be served. At a minimum the space should be at least 1200-1500 square feet. This requirement will be site and need-specific. For example, if the DRC is not expected to have hundreds of visitors, the size could be as small as 700 square feet. If a large facility is needed, the space required could be up to 5,000 square feet.

**FEMA-SECURITY AND/OR SAFETY REQUIREMENTS:**

**General Building Condition:**

- Basic structural integrity without damages. Does not leak.
- Meets Federal Americans with Disabilities Act (ADA) requirements and is accessible to the physically impaired.
- Walking surfaces must be safe.
- No indication of hazardous materials or hazardous building materials (i.e. asbestos).

**Electrical:**

- The electrical system must be sufficient to support additional equipment. (computers, faxes, copiers, etc.)
- Electrical receptacles are well-grounded.
- Lighting is in good condition.
- Emergency lighting has been tested and is functional.
- Parking area has good surface and is well lighted.

**HVAC:**

- Equipment is functional and in acceptable working condition.
- There is no indication of fuel leaks or hazardous materials in the building.
- Comfort level is considered to be acceptable.

**Fire Protection:**

- There is a functional fire alarm system.
- Adequate multi-purpose fire extinguishers are located throughout the FEMA work area. (FEMA can provide, if necessary)
- There are adequate exit signs throughout the FEMA work area.

**Hygiene:**

- \_\_\_ Building is free of mold and other potential exposures.
- \_\_\_ Restrooms are clean and functional.
- \_\_\_ Sewage system is tied into the city system.
- \_\_\_ Building has potable water.

**Security:**

- \_\_\_ The facility is not located in a high crime area.
- \_\_\_ Parking lot is well lighted.
- \_\_\_ All the exterior door and windows that enter the FEMA work space can be secured and locked.
- \_\_\_ Local law enforcement is available to respond if needed.

## COMMUNITY RELATIONS

FEMA Community Relations (CR) is an information collection, dissemination and public relations activity used to determine whether disaster-affected communities and individuals are receiving the assistance to which they are entitled. The primary goal of CR is to promote the availability of disaster assistance in the declared county.

In an effort to establish an immediate, identifiable on-scene presence, CR staff will converge on the designated counties within 2-3 days of a Presidential Declaration which includes Individual Assistance (IA). The county EMA director is the most important point of contact (POC) for CR. As such, CR staff will first want to meet with the EMA director to discuss proposed CR activities. Whenever possible, CR will contact the county EMA office to schedule an appointment prior to his or her arrival.

During the initial meeting CR will:

- Brief the EMA director on the IA application/ disaster assistance process.
- Brief the EMA director on Public Assistance and Mitigation programs, if applicable. (It is important to note that CR staff are not experts in any one disaster program, but can provide necessary, general information.)
- Ask the EMA director for a contact list of local officials and community leaders. This list should include daytime and evening phone numbers. CR staff will want to visit/contact these people to provide them with registration and program information.
- Gather information on problems and issues faced by the EMA director and other officials.
- Inquire about and be sensitive to the local political climate.
- Develop a footprint of the damaged area(s).
- Determine which of these areas have individuals and households most in need of disaster assistance. CR will target these areas first.
- Request information regarding cultural, ethnic and religious differences. Identify any language issues. (i.e. Should flyers be made available in another language other than English?)
- Identify special needs populations. (Which local agencies may assist in locating these individuals?)

Depending on the severity of the disaster, Community Relations will remain in the county for approximately 2-6 weeks. Their primary objective is to meet with as many organizations and people as possible, educating them on the disaster relief process and programs. As part of their outreach activities, CR may canvass neighborhoods, going door-to-door, dispersing information flyers regarding: teleregistration; open Disaster Recovery Center locations; Small Business Administration (SBA) disaster assistance; the National Flood Insurance Program (NFIP); etc. Often, CR will partner with FEMA Human Services (HS), serving as the field contact for bereavements. They may also support HS in securing signed Release of Information forms from applicants. CR serves as the conduit of information back to the Joint Field Office (JFO).