

# TAB A – Individual Assistance Damage Assessment

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**Introduction** This Tab addresses the damage assessment process for the private sector - individuals, households and businesses.

***The tools and processes outlined here are for assessing damage to residential and business structures.***

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**Damage Assessment Teams** The county EMA should identify and have trained (pre-event) teams to conduct damage assessment.

These teams can be comprised of public employees (e.g. auditor’s office, job and family services, etc.), voluntary organizations (e.g. CERT) or other public and private sector employees with experience in engineering, property assessments and other related fields. These individuals should be able to assume assessment responsibilities whenever a disaster occurs and/or the EOC is activated.

Use of response personnel is discouraged because they may be performing life-saving actions.

Members of this team may go to the field to conduct the damage assessment or may receive and compile the information. They also plot information and prepare maps which identify locations by degree of damage.

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**Guidelines for Conducting IA Damage Assessment** When conducting IA damage assessment, utilize FEMA’s four categories that describe damage to single family and manufactured homes, also known as the degree of damage.

- Residences must be primary and may include instances of non-traditional homes, such as converted vans or buses, campers, etc.
- Although FEMA does not provide assistance to businesses, the damage assessment team(s) should still assess them.

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*Note: There is not a one for one correlation between FEMA’s degrees of damage and SBA’s threshold of 25 or more homes and/or businesses with 40% or more uninsured loss of the fair market value. Based on the data entered on the Street Sheets, Ohio EMA will consider both FEMA and SBA’s criteria when evaluating the damage to the structure. We do not expect the local Damage Assessment Teams to calculate the fair market value.*

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### **Recording Damage Assessment**

Observed damages to residential and business structures are recorded using the Street Sheets. The Street Sheets:

- Quantify primary residences and businesses impacted by the disaster; and
- Record information regarding the severity and magnitude of the event.

Completed “Street Sheets” are given to the Damage Assessment Coordinator or other local designated point of contact. They are then submitted to Ohio EMA. A blank Street Sheet is on [Page 15](#).

Damage assessment is reported by the county EMA to the State EOC via:

- Assessment Room (email [emawatch@dps.ohio.gov](mailto:emawatch@dps.ohio.gov)) and/or;
- WebEOC – Damage Assessment Boards

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### **Instructions for Street Sheets**

Blocks A-I on the Street Sheets are explained below. [Page 13](#) is a labeled Street Sheet following these instructions. Frequently Asked Questions (FAQ) begins on [Page 4](#).

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### **Block A: Location**

A structure or group of structures may be identified by an individual address, a block of addresses (i.e. 5500-5565 North Street), or the name of a complex or park (i.e. apartments, condominiums or mobile home park).

Enough information should be provided that in the event of a Joint federal/state/local Preliminary Damage Assessment, damaged structures can be easily revisited.

In the case of businesses, record the name of the business and street address. You may want to capture businesses on a separate Street Sheet for ease in reporting the total number of businesses impacted.

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### **Block B: Type of structure**

Type of structure is defined as:

- Single family (SF)
- Mobile home (MH)
- Apartment (apt)
- Condominium (condo)

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- Business (bus).

Secondary homes are not quantified and should not be included in this section. However, information regarding impact to these structures should be provided under the comment section in Block G.

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**Block C: Status** Status refers to whether the occupant(s) owns (O) or rents (R).

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**Block D: Depth of water** *This block is utilized when assessing flood damages and two (2) entries are required.*

- Determine where the water impacted the structure. Was the water in the basement, first floor living area, or both?
- Record the level of water that entered the structure. If the basement is full of water and entered the first floor living area, mark the basement as “FULL” and record the measurement of water on the first floor. If water only entered the basement, record the measurement of water there.

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**Block E: Insurance** It is important to determine the extent of *applicable* insurance coverage and whether it is homeowners or renters.

- Flooding event – Need to specifically ask if they have flood insurance. In general, if the individual has a mortgage and the property is located in the special flood hazard area, they are required to have flood insurance.
- Sewer back-up - The owner would need to carry a sewer back-up rider on their homeowner’s policy to be covered.
- Wind event - Homeowners or renters insurance. In general, if an individual has a mortgage on the home, they are required to have homeowners insurance.

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**Block F: Habitability** There are 4 degrees of damage. Please reference the illustrations and explanations of each of these categories beginning on [Page 7](#) of this Tab. Based on criteria, record the degree of damage for each structure:

- Destroyed
- Major
- Minor
- Affected

[Pages 7-8](#) are FEMA’s matrix for determining degree of damage. [Pages 9-12](#) are illustrations for determining degree of damage. Wind events have different characteristics from flood events and therefore have different evaluations.

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**Block G: Comments**

- This section is used for notes, comments and additional information.
- Access issues and information regarding impact to secondary residences should be reported here.

## TAB A – Individual Assistance Damage Assessment

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- Occupants' phone number is optional.

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### Block H: Totals

Two sets of numbers are required:

- Total number of primary residences for each degree of damage; and
- Total number of businesses for each degree of damage.

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### Block I: State Use Only

The degree of damage assigned by the local Damage Assessment Teams will be reviewed by Ohio EMA and will be revised if information entered in the other blocks does not match the selected degree of damage. Revisions will be discussed with the county EMA and/or the local Damage Assessment Team for purposes of training and to ensure accurate messaging of the damage assessment totals.

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### Damage Assessment Frequently Asked Questions

- **Walk-out basement** is still assessed as a basement.
- **Renter in the basement** - the basement is assessed as an essential living space.
- **College student's basement bedroom** may be an essential living space if occupied at the time of the flood.
- **Home business located in the basement**- A degree of damage is given for the primary residence and the business. The assigned degrees of damage may be different for each.
- **Garden-style apartments** are assessed as essential living spaces. These are not considered basements.
- **Mechanical components** - Damage to mechanical components such as a furnace and hot water heater are minor damage.
- **Flood vs sewer back-up** - A flood is ground water that enters the home, generally through the windows and doors, and through openings in the foundation. Sewer back-up is water and sludge that comes up through the drains and bathroom fixtures.
- **Rental properties** - When assessing a rental property, you will need to mark 2 entries in the degrees of damage for that particular address, one for the owner and one for the renter. For the owner, the rental is considered a business. Renters are included in the survey because of their loss to personal property. The proper insurance question must be asked and recorded for both the owner and the renter.
- **Vacant properties and foreclosures** should not be included in the assessment.
- **Businesses insurance** - Businesses may have separate insurance coverage for equipment and supplies, and inventory.

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### **Building Inspections**

[Pages 17-18](#) are a chart that summarizes the inspections that could take place following a disaster. The chart is useful for residents and the media to explain the number and purpose of inspections that can occur following a disaster. A residential or business property may be subject to some or all of these inspections.

Disaster survivors and businesses are strongly encouraged to contact the local building, zoning, and/or floodplain administrator prior to repairing a damaged structure to ensure that all necessary permits are obtained.

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## Appendix E: IA Damage Assessment Matrix

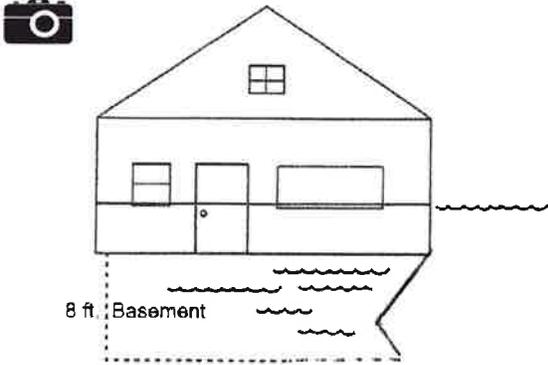
### Assessment Matrix for Manufactured Homes

Degree of Damage	Definition	For Flood Damage	For Damage Other Than Flood (e.g., Wind Driven Rain, Earthquake)
Affected	This category includes residences with cosmetic damage only. It also applies to residences with damage to a porch, carport, garage, and/or an outbuilding not for commercial use, etc.	<ul style="list-style-type: none"> <li>▪ No damage affecting habitability; cosmetic damage only.</li> </ul>	The dwelling's frame is not bent, twisted, or otherwise compromised. <b>No structural components of the dwelling have been damaged</b> (e.g., windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hook up).
Minor	The residence is damaged and requires minimal repairs.	<ul style="list-style-type: none"> <li>▪ Water line is below the floor system.</li> <li>▪ Skirting or HVAC is impacted.</li> <li>▪ There is no structural damage to the residence and it has not been displaced from the foundation.</li> </ul>	<ul style="list-style-type: none"> <li>▪ There is no structural damage to the residence and it has not been displaced from the foundation.</li> <li>▪ Nonstructural components have sustained damage - e.g. windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hook up.</li> <li>▪ Skirting or HVAC is impacted.</li> </ul>
Major	The residence has sustained structural or significant damage that require extensive repairs.	<ul style="list-style-type: none"> <li>▪ Water has come into contact with the floor system.</li> <li>▪ The residence has been displaced from the foundation, block or piers and other structural components have been damaged.</li> </ul>	<ul style="list-style-type: none"> <li>▪ The residence has been displaced from the foundation, block or piers and other structural components have been damaged.</li> </ul>
Destroyed	The residence is a total loss.	<ul style="list-style-type: none"> <li>• The residence is a total loss.</li> </ul>	<ul style="list-style-type: none"> <li>▪ The residence's frame is bent, twisted, or otherwise compromised.</li> <li>▪ The residence is missing the roof covering or the structural ribbing has collapsed for the majority of the roof system.</li> </ul>

### Damage Assessment Matrix for Conventionally Built Homes

Category of Damage	Definition	Flood Examples	Non-Flood Examples
Affected	Residences with minimal damage to the exterior and/or contents of the home.	<ul style="list-style-type: none"> <li>Any water line in the crawl space or basement when essential living space or mechanical components are not damaged or submerged</li> </ul>	<ul style="list-style-type: none"> <li>Partial missing shingles or siding.</li> <li>Cosmetic damage such as paint discoloration or loose siding.</li> <li>Broken screens.</li> <li>Gutter damage and debris.</li> <li>Damage to an attached structure such as a porch, carport, garage, or outbuilding not for commercial use.</li> <li>Damage to landscaping, retaining walls, or downed trees that do not affect access to the residence.</li> </ul>
Minor	Encompasses a wide range of damage that does not affect the structural integrity of the residence.	<ul style="list-style-type: none"> <li>Water line up to 18 inches in an essential living space.</li> <li>Damage to mechanical components (e.g. furnace, boiler, water heater, HVAC, etc.).</li> </ul>	<ul style="list-style-type: none"> <li>Nonstructural damage to roof components over essential living space to include shingles e.g. roof covering, fascia board, soffit, flashing, and skylight.</li> <li>Non structural damage to the interior wall components to include drywall, insulation</li> <li>Non structural damage to exterior components</li> <li>Multiple small vertical cracks in the foundation.</li> <li>Damage to chimney to include, tilting, fallen, cracks, or separated from the residence.</li> <li>Damage to mechanical components (e.g. furnace, boiler, water heater, HVAC, etc.).</li> <li>Damage or disaster related contamination to a private well or septic system</li> </ul>
Major	A residence may be categorized as having major damage when it has sustained significant structural damage and requires extensive repairs.	<ul style="list-style-type: none"> <li>Water line above 18 inches in an essential living space, a water line above the electrical outlets, or a waterline on the first floor of a residence when basement is completely full.</li> </ul>	<ul style="list-style-type: none"> <li>Failure or partial failure to structural elements of the roof over required rooms to include rafters, ceiling joists, ridge boards, etc.</li> <li>Failure or partial failure to structural elements of the walls to include framing, sheathing, etc.</li> <li>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.</li> </ul>
Destroyed	The residence is a total loss, or damaged to such an extent that repair is not feasible.	<ul style="list-style-type: none"> <li>Complete failure of two or more major structural components (e.g. collapse of basement walls, foundation, walls, or roof).</li> </ul>	<ul style="list-style-type: none"> <li>Only foundation remains.</li> <li>A residence that will require immediate demolition or removal because of disaster-related damage or confirmed imminent danger (e.g., impending landslides, mudslides, or sinkholes).</li> </ul>

**FLOOD DAMAGE: SINGLE FAMILY DWELLING**

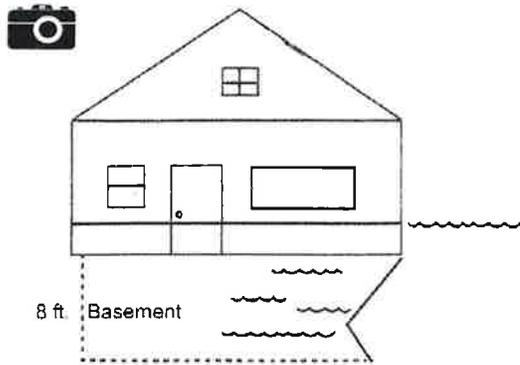


Examples:

- Complete failure of 2 or more major structural components (i.e. collapse of basement walls/foundation, walls or roof)
- Total loss; not repairable

**DESTROYED**

**FLOOD DAMAGE: SINGLE FAMILY DWELLING**

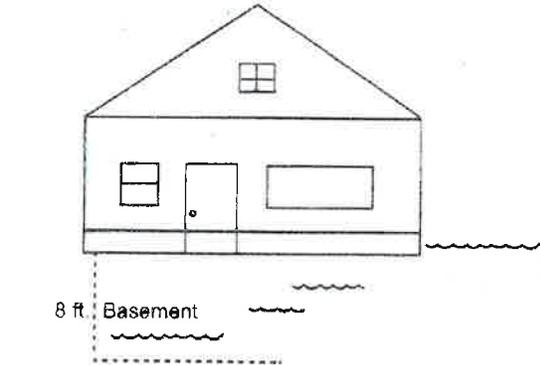


Examples:

- Waterline above 18 inches in an essential living area.
- Waterline above the electrical outlets.
- A waterline on the first floor when the basement is full.
- **\*\*Note: For SBA purposes, a collapsed basement wall(s) is considered minor damage.**

**MAJOR**

**FLOOD DAMAGE: SINGLE FAMILY DWELLING**

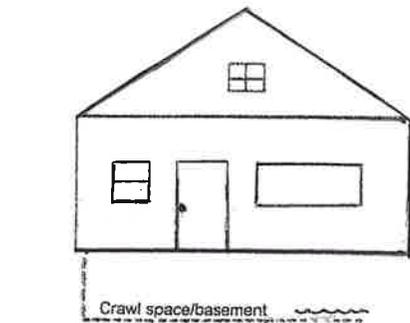


Examples:

- Waterline up to 18 inches in an essential living space.
- Damage to mechanical components (e.g. furnace, water heater, HVAC)
- Damage or disaster-related contamination to private well or septic system.

**MINOR**

**FLOOD DAMAGE: SINGLE FAMILY DWELLING**

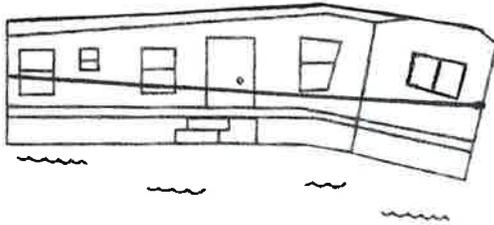


Examples:

- Any waterline in the crawl space or basement when the essential living space or mechanical components are not damaged or submerged.
- Minimal damage to the exterior and/or contents of the home.

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**FLOOD DAMAGE: MOBILE HOME**

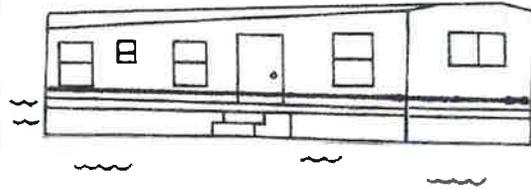


**Examples:**

- Frame bent or twisted or otherwise compromised.
- Total loss; repairs are not economically feasible.

**DESTROYED**

**FLOOD DAMAGE: MOBILE HOME**

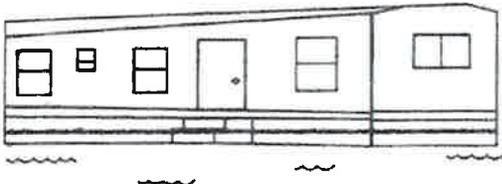


**Examples:**

- Water has come into contact with the floor system (to include bottom board insulation, ductwork and subflooring).
- Displaced from foundation, piers or blocks and other structural components have been damaged.
- Requires extensive repairs.

**MAJOR**

**FLOOD DAMAGE: MOBILE HOME**

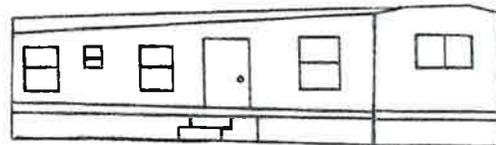


**Examples:**

- Waterline is below the floor system.
- Skirting or HVAC is impacted.
- There is no structural damage and it has not been displaced from the foundation.
- Requires minimal repair.

**MINOR**

**FLOOD DAMAGE: MOBILE HOME**

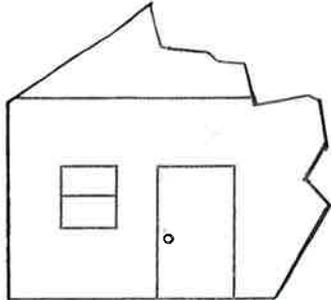


**Examples:**

- No damage affecting habitability.
- Cosmetic damage only
- Flood damage to a porch, carport, garage, and/or an outbuilding.

**AFFECTED**

**WIND DAMAGE: SINGLE FAMILY DWELLING**

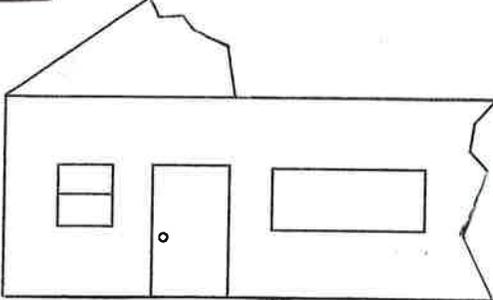


Examples:

- Failure or partial failure of 2 or more major structural components (i.e. collapse of roof, load-bearing walls, basement walls and/or foundation.)
- Only the foundation remains.
- A residence that is in imminent threat of collapse due to impending landslide, mudslide, or sinkhole.
- Total loss; not repairable.

**DESTROYED**

**WIND DAMAGE: SINGLE FAMILY DWELLING**



Examples of *failure or partial failure to structural elements*:

- Roof to include rafters, ceiling joists, ridge boards, etc. Clearly lifted roof.
- Walls to include framing, sheathing, etc.
- Foundation to include bulging, collapsing, etc. Shifting of the residence on the foundation of more than 6 inches.
- Significant structural damage; requires extensive repairs.

**MAJOR**

**WIND DAMAGE: SINGLE FAMILY DWELLING**

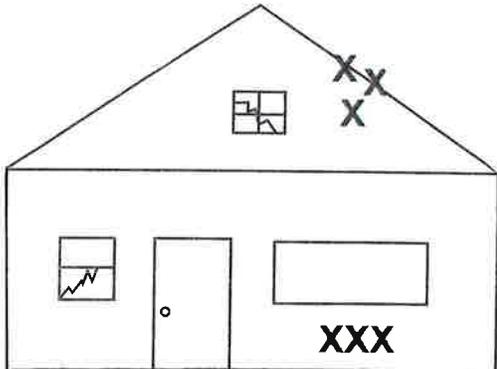


Examples of *non-structural damage*:

- Roof components to include large area of shingles; roof covering, fascia, soffit, flashing, etc.
- Exterior components to include substantial loss of siding, broken window frames, missing doors; damage to chimney.
- Interior wall components to include drywall and insulation.

**MINOR**

**WIND DAMAGE: SINGLE FAMILY DWELLING**

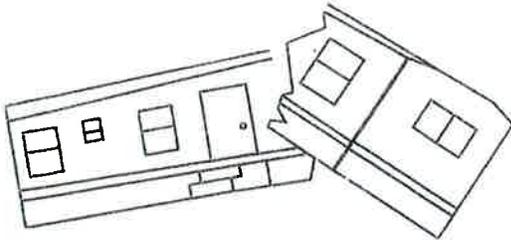


Examples:

- Minimal damage to exterior (i.e. some shingle damage, dents in siding, cracked window(s)), broken screens, etc.).
- Damage to porch, carport, garage, and/or outbuilding.
- Cosmetic damage

**AFFECTED**

**WIND DAMAGE: MOBILE HOME**

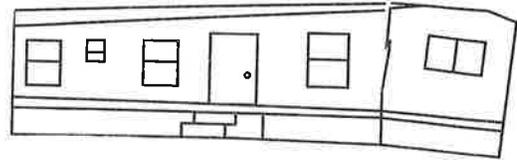


**Examples:**

- Frame is bent, twisted or otherwise compromised.
- Roof covering is missing and the structural ribbing has collapsed for the majority of the roof system.
- Total loss; not repairable.

**DESTROYED**

**WIND DAMAGE: MOBILE HOME**

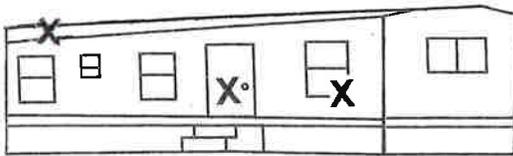


**Examples:**

- Significant damage to structural components.
- Displaced from foundation, block or piers, and other structural components have been damaged.
- Requires extensive repairs.

**MAJOR**

**WIND DAMAGE: MOBILE HOME**

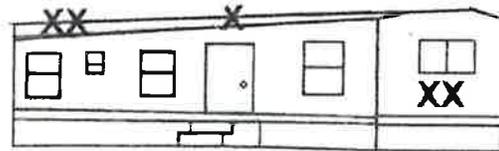


**Examples:**

- Non-structural components have sustained damage (i.e. windows, doors, roof, wall coverings, bottom board insulation, ductwork, and/or utility hook-up).
- Requires minimal repairs.

**MINOR**

**WIND DAMAGE: MOBILE HOME**



**Examples:**

- Cosmetic damage (i.e. minor dents to roof or siding).
- No damage to structural components.
- Damage to a porch, carport, garage and/or an outbuilding.

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INDIVIDUAL ASSISTANCE

County	Area	Date of PDA	Assessor's Name/Phone Number			Local Preliminary Determination			State Use Only
Location (Street Address, Apt/Condo, Complex, MH Park)		Type of Structure	Status	Depth of Water			Insurance		
A		B	C	D			E		I
Comments:		SF ___ MH ___ Apt ___ Condo ___ Business ___	Own ___ Rent ___	Basement ___ ft ___ in First Floor ___ ft ___ in Crawl Spc ___ ft ___ in	Flood ___ Homeowners ___ Renter ___ Sewer B/U Rider ___	D	Maj	Min	A
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**INDIVIDUAL ASSISTANCE STREET SHEET**

County Area		Assessor's Name/Phone Number		Date			
Location (Street Address, Apt/Condo, Complex, MH Park)		Type of Structure	Status	Depth of Water	Insurance	Local Preliminary Determination	State Use Only
		SF ___ MH ___ Apt ___ Condo ___ Business ___	Own ___ Rent ___	Basement ___ ft ___ in First Floor ___ ft ___ in Crawl Spc ___ ft ___ in	Flood ___ Homeowners ___ Renter ___ Sewer B/U Rider ___	D Maj Min A	
<b>Comments:</b>							
		SF ___ MH ___ Apt ___ Condo ___ Business ___	Own ___ Rent ___	Basement ___ ft ___ in First Floor ___ ft ___ in Crawl Spc ___ ft ___ in	Flood ___ Homeowners ___ Renter ___ Sewer B/U Rider ___		
<b>Comments:</b>							
		SF ___ MH ___ Apt ___ Condo ___ Business ___	Own ___ Rent ___	Basement ___ ft ___ in First Floor ___ ft ___ in Crawl Spc ___ ft ___ in	Flood ___ Homeowners ___ Renter ___ Sewer B/U Rider ___		
<b>Comments:</b>							
		SF ___ MH ___ Apt ___ Condo ___ Business ___	Own ___ Rent ___	Basement ___ ft ___ in First Floor ___ ft ___ in Crawl Spc ___ ft ___ in	Flood ___ Homeowners ___ Renter ___ Sewer B/U Rider ___		
<b>Comments:</b>							
Total for page: _____							



## 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.

Damage Assessment Related 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>American Red Cross (ARC) Damage Assessment Teams</u>	Trained ARC Damage Assessment personnel	Incident-damaged occupied, primary residences (apartments, single family homes, mobile homes, etc.)	To determine what forms of ARC assistance to provide	Inspections are conducted immediately after the incident as soon as homes are accessible and/or when allowed entry by local officials.	The information necessary for ARC to provide assistance has been identified and verified.
<u>County Emergency Management Agency (EMA) and/or Local Officials</u>	Representatives from county EMA offices and/or local officials	Damages reported by residents; and pre-identified risk areas	To gather initial damage data to: - identify the scope and impact of the incident; - identify resources needed for emergency response and/or recovery	Inspections are conducted immediately after the incident occurs.	Information has been gathered to: - provide emergency response needed to save lives and protect property; - request a Joint Preliminary Damage Assessment (PDA) from the state.
<u>Joint (federal/state/local) Preliminary Damage Assessment (PDA) Teams</u>	- Federal Emergency Management Agency (FEMA) and Small Business Administration (SBA) personnel; - state EMA; - local person with knowledge of location of damages	Incident-damaged occupied, primary residences (apartments, single family homes, mobile homes, etc.); SBA assesses businesses.	A Joint PDA is required by federal regulation to obtain the data needed to support a state request for federal disaster assistance.	Upon request by county EMA and following completion of local PDA	The state has data to support a request for federal disaster assistance. FEMA and SBA have the data needed to respond to the state request, if submitted.
<b>Safety/Rebuilding Related Inspections</b>	<b>Who Does the Inspection?</b>	<b>What Do They Inspect?</b>	<b>Why Are They Doing the Inspection?</b>	<b>When Do They Do the Inspection?</b>	<b>What is the Result of the Inspection?</b>
<u>Local Building Officials</u>	Certified building officials	Damaged buildings	To conduct safety and habitability inspections	Immediately after the incident and as soon as the building/home is accessible	Notification of accessibility (structure is safe to enter, has limited access or is condemned) and actions to take to access
<u>Local Flood Plain Manager</u>	Local floodplain administrator or certified building officials	Structures located in the 100-year floodplain that were built prior to the community's initial Flood Insurance Rate Map	This is one step in determining if a structure is "substantially damaged", defined as damage that equals or exceeds 50% of the structure's pre-event fair market value.	Substantial damage field inspections occur in the first few weeks after the incident and when the structures are accessible.	Information that will assist the local floodplain administrator determine if the structure is substantially damaged and how to comply with current flood damage reduction regulations. A local flood hazard area development permit must be obtained prior to any repairs.
<u>Local Building/Permitting Officials</u>	Building, zoning, and/or local floodplain administrator	Compliance of constructed or planned repairs to property and/or structure with local regulations	To ensure that repairs and/or planned construction meet local health and safety regulations	Beginning several days after the event and potentially lasting for several years	Obtaining the local permits, certificates of occupancy, and any other required documentation to demonstrate compliance with local building/zoning/floodplain regulations



## 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.

