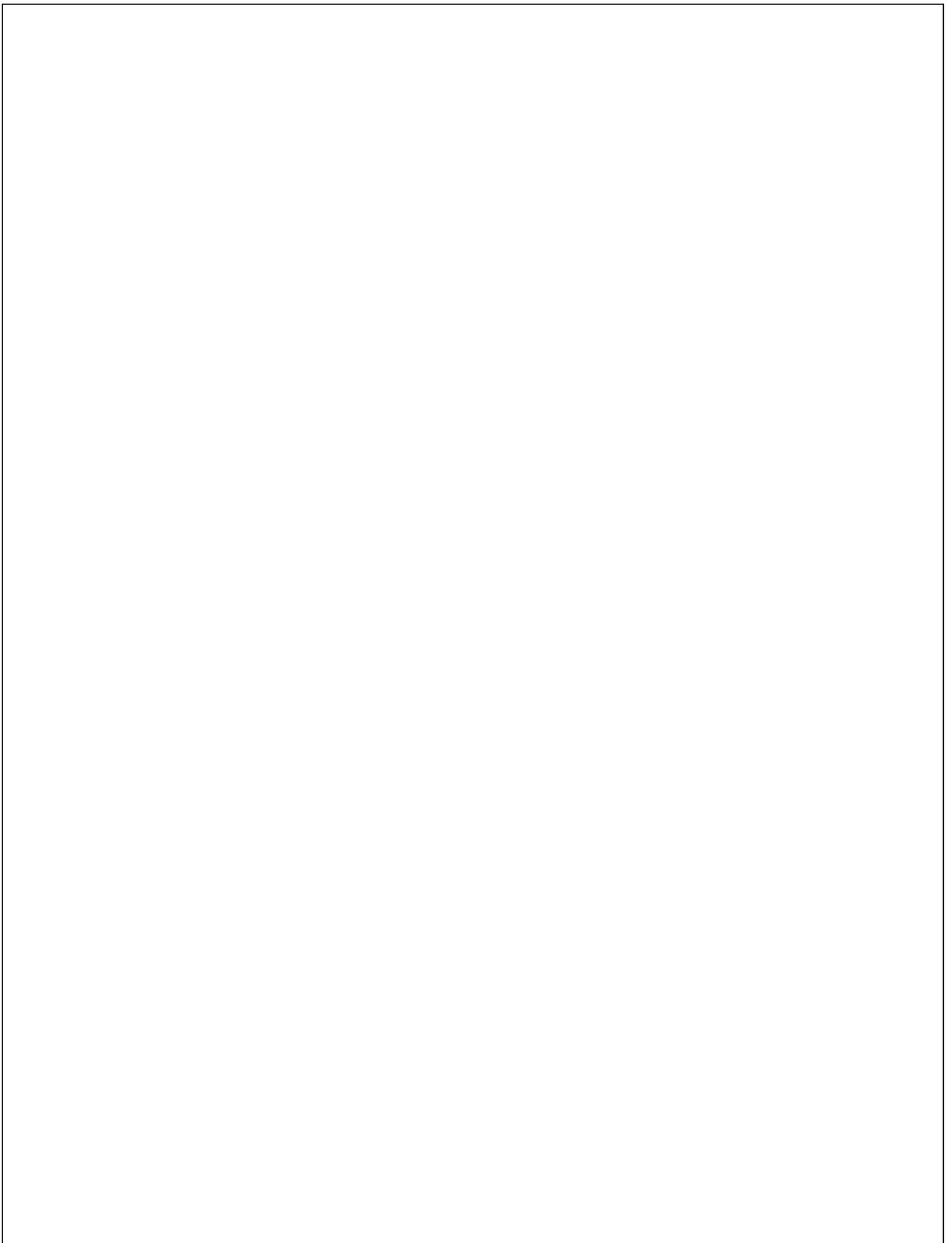


FREMONT COUNTY DAMAGE ASSESSMENT PLAN

May 9, 2017





This plan is approved by the following

Chairperson,
Fremont Board of County Commissioners:

DRAFT

DRAFT

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Plan Review

Once a year, or upon significant change, Fremont County will review this Damage Assessment Plan, components, and supporting elements, and makes any required updates or changes.

Element Reviewed (Functions, Appendix, etc.)	Date of Review	Reviewers

DRAFT

Record of Changes

Change Number	Section	Date of Change	Individual Making Change	Description of Change

AUTHORITY

CRS 24-33.5-701 through 716
CRS 30-10-513
Colorado Disaster Act of 1992

OVERVIEW

This plan is to provide for the orderly and coordinated damage assessment of all or any part of Fremont County if it is determined that such action is the most effective means available for providing coordination of the effects of an emergency situation. All municipalities and response agencies have been given opportunity to provide input to this plan.

EXPLANATION OF TERMS

A. Acronyms

DAC	Disaster Assistance Center
DAO	Damage Assessment Officer
DHSEM	Division of Homeland Security and Emergency Management
EMA	Emergency Management Agency
EOC	Emergency Operations Center
EOP	Emergency Operations Plan
IC	Incident Command or Incident Commander
ICP	Incident Command Post
ICS	Incident Command System
NIMS	National Incident Management System
OEM	Office of Emergency Management
PIO	Public Information Office or Officer
SOP	Standard Operating Procedure
UC	Unified Command

B. Definitions

Critical Facilities – In the context of this plan Critical Facilities include those facilities that house First Responders or critical support or have the potential of cascading damages.

Public Works – This will be used throughout this plan to designate any agency that performs this type of duty, regardless of official title.

Lifelines – Roads, bridges and overpasses

Rapid Needs Assessment takes place within hours after an incident and focuses on lifesaving needs, imminent hazards, and critical lifelines.

This is also referred to as a '*windshield*' assessment as it involves first responders and key officials reporting in on conditions as they move through stricken areas. It is essentially a community wide

“size-up” that helps identify immediate life safety and response priorities as soon as possible, preferably in the first operational period

Damage Assessment is the process that determines the detailed damages to public and private property. An assessment of injuries and other casualties is also determined at this time. This assessment begins as soon as possible after the Rapid Needs Assessment is completed, usually within the first operational period and may extend weeks and months past the initial event that caused the damage.

I. PURPOSE

This Plan is designed to provide a system to coordinate damage assessment and reporting functions, to determine the exact scope of this and any cascading events. This Damage Assessment Plan will supply officials with the information needed to prioritize recovery activities, determine available resource needs, allocate those resources, and request needed mutual aid and/or State and Federal assistance. The results of the assessment may also be used to determine future mitigation activities.

II. SITUATION AND ASSUMPTIONS

A. Situation:

The primary Natural Hazard risks faced by Fremont County and its municipalities include, but not limited to, wildfire, flooding, and severe storms. Additional significant hazards include transportation (HazMat and mass casualty), terrorist activity, and urban fire. Typical natural hazards where this Damage Assessment Plan may be implemented would be large scale flooding, earthquake and tornado. Wildfire on a large scale or among the urban interface may also require activation of this plan.

B. Assumptions:

Fremont County is, in general, well prepared to respond to disaster events and has the full support of resources available through the State of Colorado and the Federal Emergency Management Agency (FEMA). However, the most efficient use can be made of the available resources (both internal to the County and external through requests for assistance made through the Colorado Division of Homeland Security and Emergency Management (DHSEM)) only when the magnitude, severity, and precise nature of the event and the resulting damages are known. Thus, it is critical that ***after*** a Rapid Needs Assessment is completed that a detailed Damage Assessment begins that provides the appropriate detail for supporting agencies to mobilize the necessary resources to support recovery operations.

Fremont County’s Damage Assessment Plan is designed to be used in a major event with large scale damage that would require activation of the Emergency Operations Center (EOC). Under these circumstances, it must be anticipated that normal operation of the County and/or municipalities and their usual priorities may be suspended, modified or delayed in order to facilitate recovery operations in as little time as possible.

Any major event may be expected to disrupt, if not totally curtail, communications via landline telephone. Even if the telephone lines and switching equipment are not physically damaged,

severe overloading will occur, which will result in telephone service becoming extremely slow and unreliable. In the event of an earthquake or flood the effect will be intensified by the fact that many telephone instruments may be physically knocked off-hook, or rendered inoperable which could be interpreted by the switching equipment as requests for dial tone.

This effect could greatly intensify the overload being experienced. Cellular service is also dependent upon the landline telephone system in some measure. Additionally, cellular towers, and particularly interconnection microwave equipment, may be subject to physical damage from the same event. Moreover, cellular service is typically more prone to overloading as is the basic landline service.

A major event could overload the communications systems of Law Enforcement, Fire and EMS dispatch systems. Those systems are also subject to physical damage and consequent reduced capacity, or outright failure, particularly in the event of an earthquake.

A disaster event will also impact transportation. A seismic event can realistically be expected to result in a significant number of failed, or damaged, bridge structures. Debris from damaged buildings and trees and large rockfalls will likely further block roads. Should the event occur during travel periods, stalled vehicles will exacerbate the impact to transportation. Transportation blockages impact not only the ability to respond to the situation, but also the ability to assess the situation.

A major disaster will also have a very significant and varying impact on all of the County's utilities. Disruptions are to be expected and could result, either directly or indirectly, in situations that threaten life and property.

In many cases the resources available to be used in the damage assessment process will, in significant measure, be dependent upon the location, time of the day, day of the week, and even the time of the year that the event occurs. The County's Damage Assessment Plan is designed to work as effectively as possible under any combination of these factors.

Effective disaster management lies in the effective use of as many resources as possible and the use of those resources in the most effective manner possible. Thus, the assessment should be performed, when possible, by those personnel who can best be spared from other tasks.

Personnel may not be available from response agencies to do a damage assessment due to staffing shortages or the magnitude of the event and the required response. The use of volunteers and volunteer organizations, County and City departments and IMT or EOC personnel to perform the assessment may be needed at this point.

III. CONCEPT OF OPERATIONS

Initial responsibility for damage assessment and recovery operations lies with local government.

A. General

1. *A Rapid Needs Assessment is complete prior to this more detailed report.*
2. *Knowledge of the geographic scope of the damage will be known at this time.*
3. *The event that triggered the damage has passed, even if the consequences are still ongoing.*
4. *Citizens affected will have been assisted and immediate life safety needs taken care of prior to the start of the Damage Assessment process.*

B. Specific

1. Damage Assessment Operations will be coordinated from the Emergency Operations Center.
2. Damage Assessment Personnel will be assigned to the Plans Section of the EOC organization.
3. A Damage Assessment Officer (DAO) may be assigned to coordinate notification and organization of damage assessment personnel who will report to the affected areas as instructed.
 - a. If a DAO is not assigned then the Planning Section Chief or the Emergency Manager will coordinate the Damage Assessment.
4. The DAO will organize, equip, brief and assign damage assessment teams to the affected areas to conduct the damage assessment. See Appendix A on page 17 for team details.
 - a. A briefing checklist for the DAO is available on page 26.
 - b. An equipment checklist is available on page 27.
 - c. A guide on dealing with media and public is available on page 28.
5. The DAO will coordinate the compilation of all damage assessment reports and provide that information to Emergency Management and EOC.
6. The DAO will plot all damage locations on maps with support from local GIS trained personnel, as available.
7. The DAO will form teams based on available personnel and appropriate to the current needs.
8. Emergency Management, with coordination from other appropriate officials, will use the damage assessment reports to determine any need for outside assistance.

9. Emergency Management/EOC will provide the compilation of damages to DHSEM through the Regional Field Manager and through WebEOC.
10. If deemed appropriate, the Emergency Manager will request support from DHSEM by coordinating with the Regional Field Manager, through WebEOC or by using the 24 hour emergency line (303 279-8855).
11. Based on the provided damage assessment reports and/or verbal requests and the capability of local resources, DHSEM will determine what resources they may provide in order to assist or meet the anticipated requirements of the County.
12. Emergency Management and local officials will determine the need to do an Emergency Declaration in order to access local funds and to help leverage outside support. This will be provided to DHSEM as soon as the Declaration is authorized.
13. DHSEM may provide assistance in staffing and coordinating damage assessments.
14. The Governor may request a Presidential Declaration, or a specific federal agency disaster, to augment local and state efforts if the initial damage assessments provide that support may be needed.
 - a. Upon the designation of a federal declared disaster and the arrival of federal personnel, they shall oversee the final damage assessments in coordination with OEM and/or the EOC along with representatives of the responsible agency (Public Works for roads, etc.).

IV. ORGANIZATION AND RESPONSIBILITIES (in addition to normal duties)

- A. All response shall follow NIMS guidelines to include the establishment of a Single or Unified Command structure. This will be done at the earliest time possible and that information provided to all personnel.
- B. Use of land line or cell phone for facility assessments will depend on phone availability and applicability.
- C. Use of response agencies listed below will depend on availability of resources.

Damage Assessment Team:

Members of the Damage Assessment Team will be made up of Law Enforcement, Fire, Incident Management Team, Search and Rescue, Volunteer Organizations, City and County Departments as availability and need of personnel from those agencies dictates.

As out-of-county resources become available then teams may include State and Federal personnel.

The Damage Assessment Officer will determine team make-up along with locations to be assessed, in cooperation with EOC staff.

Damage Assessment Forms to be used are listed at the rear of this document.

Incident Command:

Control of the Damage Assessment lies with the Emergency Operations Center under the Office of Emergency Management. Any ongoing response to the event that triggered the damages will fall under the Incident Command(er). Coordination between the IC and the EOC is vital so that a clear understanding of current response activities and hazardous areas can be conveyed to the damage assessment teams going into the field for safety reasons.

Law Enforcement:

- Provide personnel as part of a Damage Assessment Team using the provided assessment sheets at the rear of this document and provide collected information to the EOC.
- **Upon request**, provide a person to staff Law Enforcement Branch or appropriate Emergency Support Function positions in the EOC to assist in information collection received by Damage Assessment teams in the field. These persons will be relieved for re-assignment to normal duties as other EOC staff become available. These will normally be members of the Incident Management Team.
- Upon need, activate Search and Rescue, Wildland Fire or the Sheriff's Incident Management Team to assist with damage assessment.

Fire Departments:

- Provide personnel as part of a Damage Assessment Team using the provided assessment sheets at the rear of this document.
- **Upon request**, provide a person to the EOC to staff Fire Branch or appropriate Emergency Support Function position to assist in information collection from Damage Assessment teams in the field. This person will be relieved for re-assignment to normal duties as other EOC staff become available.

Public Works:

- Provide personnel as part of a Damage Assessment Team using the assessment sheets provided at the rear of this document.
- Water Treatment/Treatment Plant personnel will be responsible for self-assessment of those facilities.
- **Upon request**, provide a person to staff Public Works Branch or appropriate Emergency Support Function positions in the EOC to assist in information collection received from Damage assessment teams in the field.
- Provide signage, barriers and barricades as needed to control access into damaged areas.

- Provide clear routes of entry, where possible, for damage assessment teams

Incident Management Team:

Assist with coordination of Damage Assessment operations at the EOC. IMT personnel will be responsible for support of Incident Management in the EOC or in the field under the Sheriff's Office or as part of Incident Command. When available, IMT will help staff appropriate Emergency Support Function positions in the EOC to assist in collating information collected by damage assessment personnel provided to the EOC. In the case of a lack of damage assessment personnel IMT may provide staffing for that assessment.

Emergency Management/EOC:

- Will open and staff the EOC upon notification. Staff for the EOC will be provided by Fire and Law Enforcement, as noted, along with available Incident Management Team members, and policy makers, as needed and available. Once established, the EOC will be responsible for collecting the damage assessment information. Coordination of any State and Federal resources requested will take place through the EOC with the exception of wildland fire if the State FMO has accepted that responsibility.
- Will attempt to acquire the necessary resources to complete the assessment if the response agencies are not available.
- Will provide a Situation Report (**page 25**) and a Damage Assessment Summary (**page 23**) to DHSEM within 24 hours following a disaster.
- Will ascertain the status of evacuation centers and open them, if needed.
- Will ascertain status of dams and reservoirs that affect Fremont County, if applicable.
- Will provide completed data to Incident Command as appropriate.
- Will ascertain status of municipalities and community resources where needed.

Other Agencies (Community Resources):

Other agencies such as Ditch Companies, Fremont Sanitation, School Districts, Assisted Living Facilities, Utilities and State and Federal agencies within the County will provide status on their facilities, upon request, to the EOC for use in the Damage Assessment. This may include information from CDOT on State and Federal Highways in the County. Personnel from these agencies may be requested to support the damage assessment teams in their jurisdictions.

Rockvale, Williamsburg, Coal Creek and Brookside:

These smaller municipalities will provide status on any damages within their jurisdiction to the EOC. These municipalities are covered by Fire Districts and Law Enforcement from outside their boundaries but will also gather information on local conditions. They will assist damage assessment teams working within their jurisdiction.

St. Thomas More Hospital:

The hospital will collect their in-house damage and assessment data and then provide that information to the County EOC upon request.

Dispatch:

Typically, all calls in will be initially directed to Dispatch until the Incident Commander or the Emergency Operations Center is up and running.

Beyond the normal duties Dispatch will:

- Notify all relevant response agencies of the disaster - including Emergency Management.
- Attempt to prioritize responses until an Incident Commander is available.
- Pass on damage information to Incident Commander and or the EOC/Emergency Manager once those are available.
- Transfer disaster relevant non-emergency calls to the Incident Commander or to the EOC.

County and City Departments:

The Building Department(s), Assessors Office and Planning and Zoning may be requested to provide personnel to support damage assessments as necessary and available.

This may be acting as part of a damage assessment team or providing the detailed information on structures affected by the event.

A listing of hazardous materials sites is available through OEM or Canon City Fire.

Key Facilities have been previously identified for priority assessment during the Rapid Needs Assessment.

V. LOGISTICS

Logistical Considerations

Depending upon the actual severity of the damage from the event, getting the personnel with Damage Assessment responsibility to the areas of their responsibility could become a factor. The impact of these damages upon the efficacy of the Damage Assessment Plan has been

minimized by its reliance upon personnel who would normally be available to perform those tasks. For example, Fire personnel are distributed among multiple fire stations; Law Enforcement personnel are distributed among the County and Florence and Canon City; the Public Works personnel will be distributed County wide (such as water treatment plants, shops, etc.); and the Community Resources are used within their own facilities, where they may be physically present at the time of the event.

The equipment that is essential to do damage assessments is largely already in place and can be made available without significant expense in time or manpower.

Existing Equipment:

Communication Equipment is standard through-out the County and interoperability is available with Statewide Mutual Aid Channels, Local Mutual Aid Channels and Simplex channels on the DTR system.

VHF radios are available to many agencies and the ability to interconnect different types of communications systems is available through OEM and, to some degree, Dispatch.

Standard Protocol for Assessment Communications will be on FRE MAC 2 on the DTR system.

Response Vehicles are available for all responders and dedicated Damage Assessment personnel through their home agency. If access to affected areas has been damaged or blocked by debris then vehicles with plows and road clearing equipment are available through local Public Works departments. A vehicle (MRAP) that is resistant to flats and has the ability for high water access is available through Law Enforcement.

Forms have been developed that facilitate the gathering of the limited specific information needed for the damage assessment process. Where forms are not available or incomplete any written or electronic media will work as long as location and extent of damages are recorded.

Resource ordering shall follow County guidelines as outlined in the Resource Mobilization Guide, but should be routed through the EOC at all times.

VI. IMPLEMENTATION AND ACTIVATION

The Damage Assessment Plan is activated by the Emergency Operations Center or by the Office of Emergency Management as described fully in Section IV, *Organization and Responsibilities*.

VII. PLAN DEVELOPMENT AND MAINTENANCE

Plan development, review and comment opportunities for the Fremont County Damage Assessment Plan has been provided to all cities, towns and response agencies along with the private sector prior to final approval of the plan by the Fremont County Board of County Commissioners.

Any jurisdiction, agency or participating Community Resource that wishes to suggest, or request, changes or modifications to this plan may submit them to the Office of Emergency Management.

The Office of Emergency Management shall have the responsibility for maintaining the currency of this plan and submitting it for approval to Board of County Commissioners

VIII. ADMINISTRATION AND SUPPORT

1. Activity Logs:
 - a. The Incident Commander and the EOC shall maintain accurate logs recording decisions, significant activities, and the commitment of resources to support operations.
2. Documentation of Costs:
 - a. Expenses incurred in carrying out response for certain hazards, such as radiological accidents or hazardous materials incidents, may be recoverable from the responsible party in accordance local ordinance. Hence, all departments and agencies will maintain records of personnel and equipment used and supplies consumed during activation. All agencies are responsible for costs incurred by their personnel.
3. Each agency is responsible for establishing effective administrative controls to guide the expenditure of funds during the emergency. Accurate activity and expenditure logs, invoices, and other financial transaction records are required for any possible reimbursement requests. Record keeping is also necessary to facilitate closeouts and to support post-emergency audits and for any possible reimbursements. All agencies are responsible for their own costs involved in this plan including those associated with any resources ordered or requested unless otherwise agreed upon.

Appendix A

Damage Assessment Team Deployment

Damage assessment teams will deploy to assigned sites/areas to perform damage assessment as prescribed in the operations briefing and in accordance with the teams' prioritized list of sites.

- Teams will maintain communications with the local EOC and keep the Damage Assessment Officer apprised of progress. This will be on FRE MAC 2 when available.
- Maps of Assessment Areas will be provided whenever possible.
- Damage assessment sheets for Housing, Business and Public Infrastructure are provided at the rear of this document.
- Assessments will be conducted street-by-street, property-by-property unless otherwise instructed by the Damage Assessment Officer.
- If teams encounter conditions that will make it unsafe to perform their assigned damage assessments, the team leader will report these conditions to the local EOC and await instructions on how to proceed.
- Do not enter a dwelling. It should not be necessary to enter a dwelling in order to assess the damage level.
- If areas of severe damage are encountered and public safety personnel are not on the scene, report the information to the DAO immediately so that emergency response personnel can be dispatched to protect life and property.
- Teams that encounter members of the public or media should not discuss potential or anticipated damage assessment outcomes. Teams should not volunteer commitments to the public concerning disaster response or disaster assistance, but informational brochures concerning safety, recovery assistance and hazard mitigation may be distributed.
- Photographs of damages should be taken where possible. Title these with the address or location.
- Upon completing assigned inspections, teams will report to the local EOC and provide all data collected to the Damage Assessment Officer.
- The DAO will compile all data from teams for use in damage assessments provided to the State and Federal agencies involved.

Appendix B

Estimating Damage

- With different individuals assessing damage and different agencies applying the information to their own programs, it is important to establish consistent standards in estimating damage. Estimating damage costs, as described in these guidelines, will generally relate to residential dwellings, small business facilities and other small structures. These procedures will usually not be appropriate for estimating damage costs to public facilities.
- A percentage damage scale will be used to estimate the level of damage to a particular property.

10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
least severe									most severe

- 100% is the most severe damage, and 10% is the least severe. The chart on the following page gives guidance in determining damage levels and was compiled using resources from federal, state and private agencies. It is designed to help make a somewhat subjective process more objective and consistent across different assessors.
- The damage scale can be used to provide:
 - A damage description
 - Guidance concerning the structure's habitability
 - Things for damage assessors to look for in evaluating a structure
 - Water level assessments when flooding is involved. (Note: water levels are general guides. Flooding damage intensifies with the force of the water, duration of the flood and the degree of contaminants and sediments in the water.)
 - An indication of how FEMA and the ARC would categorize the damage to a structure in each damage level (i.e. Destroyed, Major, Minor, Affected Habitable) and gives definitions for these four damage categories.

In general, do not enter a dwelling. It should not be necessary to enter a dwelling in order to assess the damage level.

Assessors must consider all areas of damage to a structure in deciding an overall damage level for the entire property.

Generally, if a damaged area appears to border between two levels, choose the higher or more severe level.

Much of the damage classification to a dwelling is based on its habitability. Ask yourself:

- Is the dwelling SAFE, SANITARY, SECURE?
- Could I live in this dwelling as it is?...or as repairs are being made?
- How much repair would it take to make it habitable?
- Consider the essential living areas: kitchen, bathroom, occupied bedrooms, living room.

For a structure with damage at several levels (50%, 60%, 70%), rate the structure at the higher level, 70%.

In a case where four areas are assessed at different damage levels, the assessor must make a judgment on overall damage level.

Assessors should:

- Refer to damage level guidelines
- Be consistent in assessments
- Choose the more severe level if damage appears to border between two levels
- Supplement assessments with damage descriptions
- Trust their judgment

Estimating Water Depths:

- Brick – 2.5 inches per course
- Concrete or cinder block – 8 inches per course
- Lap or aluminum siding – 4 inches or 8 inches per course
- Door knobs – 36 inches above floor
- Stair risers – 7 inches
- Standard doors – 6 2/3 feet

Damage Assessment Guidelines for Assessing Damage to Residential or Businesses

Damage Levels	Conditions Present in Residential or Business Assessment
100%	Structure cannot be repaired Structure leveled Four feet or more of water on the first floor in a single family dwelling or apartment Six inches or more of water in a mobile home
90%	Structure leveled above foundation Second floor gone
80%	Structure moved off foundation Walls collapsed
70%	Exterior frame damaged Roof gone or collapsed Outbuildings damaged Two to four feet of water on first floor in a single family dwelling or apartment
60%	Foundation damaged Insulation damaged Exterior wall damaged Equipment damaged 18 inches of water or more on first floor in a single family dwelling or apartment
50%	One room destroyed Exits blocked
40%	Interior walls and floors damaged Minor damage on exterior walls Business inventory destroyed Trees fallen on structure Less than twelve inches of water on the first floor in a single family dwelling or apartment
30%	Smoke damage Fire escape unusable Shingles or roofing missing Fleet/vehicle damage Several feet of water in basement Less than six inches of water on first floor of a single family dwelling or apartment Sewer backup
20%	Chimney damage Porch or deck damaged Parking lot damaged One to two inches of water on first floor or slab (no basement)
10%	Broken windows Business signs damaged Damage to landscape Vehicle damage Utilities damaged Seepage, water in basement

Destroyed

Major

Minor

Affected

Appendix C

Estimating Dollar Amount of Damage:

Homes and buildings assessed value can be provided through the County Assessor's Office.

This may be done at the EOC where work locations and access to Assessors data can be readily obtained

Estimated Dollar Damage = [Damage Level x .1] x [Pre-disaster market value x 1.1]

1. Convert damage level to a percent of damage. i.e. damage level 3 is 30% damage, damage level 7 is 70% damage, etc.
2. Multiply the pre-disaster market value of structure by 1.1 or 110% of pre-disaster value.
3. Multiply the percent of damage by 110% of pre-disaster market value.

Example

Damage level 7 x .1 = .7

Pre-disaster market value in \$100,000.

\$100,000. x 1.1 = \$110,000.

Estimated Dollar Damage is .7 x \$110,000. = \$77,000.

Estimating Damage to Contents

Estimating damage to contents will assist the family services caseworkers as well as increase total damage cost estimates. Contents will include food, clothing, furniture & major appliances. An estimation of probable damage to contents is obtained from asking the occupants of the property, *if at all possible*.

Appendix D

Residential-Business Teams:

Two forms can be used to document damages and ownership information:
It is understood that not all information may be collected due to the event.

1. Initial Damage Assessment – Housing Losses Form (page 32)

- Occupant information
- Primary versus secondary home
- Home type (single-family, multi-family, mobile home)
- Ownership versus rental unit
- Damage level (minor—major—destroyed)
- Accessible
- Water level (if applicable)
- Replacement cost (optional)
- Estimated dollar loss (optional)
- Insurance coverage (homeowners, NFIP)
- Estimated income (optional)

2. Individual Damage Assessment – Business Losses Form (page 36)

- Ownership/tenant information
- Estimated days out of operation
- Number of employees
- Replacement cost or fair market value
- Estimated dollar loss
- Amount of insurance coverage
- Percent uninsured loss
- Damage level (minor—major—destroyed)

Public Infrastructure Teams:

The **Site Summary Sheet (FEMA 90-81)** on page 30 is the principal form for documenting infrastructure damages at each damage site. The form describes the damages or the scope of work to be performed, including an estimated cost for repairs (quantities and unit prices can be identified, where possible, but an informed estimate may be sufficient). The form also can be used to identify name and location of damaged facilities, damage category (i.e., roads and bridges, water control facilities, etc.), percent of work completed, and (where applicable) special considerations such as insurance coverage and hazard mitigation potential.

Damage Assessment Summary:

The data collected by the teams can be summarized on the **Damage Assessment Summary Form (next page)**, which can then be used to inform elected, and other, local officials, the general public, the State EOC, congressional offices, and the news media. This form is filled out by the EOC or Emergency Management.

Damage Assessment Summary

To be completed by the EOC.

Incident Name _____

Jurisdiction(s) Affected: _____

Disaster: Type _____ Date _____ Time _____

Affected Individuals: (Assign affected individuals to only one category.)

- a. Fatalities _____
- b. Injuries _____
- c. Hospitalized _____
- d. Missing _____
- e. Evacuated _____
- f. Sheltered _____

Property Damage:

Residence **Estimated Losses to Residence \$** _____

	# Destroyed	# Major	# Minor	# Inaccessible	# Insured
Single Family					
Multi Family					
Mobile Homes					

Business **Estimated Loss to Business (if known) \$** _____

# Destroyed	# Major	# Minor	# Insured

Public Facilities

Type of Work or Facility	Estimate	# of Sites	Brief Description of Damages
A. Debris Removal	\$		
B. Schools	\$		
C. Roads & Bridges	\$		
D. Water Control	\$		
E. Buildings Equipment	\$		
F. Utilities	\$		
G. Parks and Recreations	\$		
Total Estimate	\$		

Damage Assessment Summary

Completion Instructions

SUMMARY:

This form is intended to provide local jurisdictions with a standard method of reporting initial and supplemental damage estimates to DHSEM. This information will be used to assess the situation throughout the affected area. It will also be combined with other reported information and used to help decide on future actions.

These forms are intended to be cumulative. If you submit additional reports, all of the columns MUST show current totals. For example, if the first form you submitted showed sixteen residential structures damaged and you identify four more damaged residential structures, the next form you submit MUST show twenty damaged residential structures.

1. **Jurisdiction(s) Affected:** Please include the name of the area affected, including county or city, and date of report.
2. **Disaster:** List the type, time and date of incident.
3. **Report by:** List name of person submitting report, his/her title, home and work phone numbers. This person will be DHSEM's point of contact for additional information.
4. **Affected Individuals:** List affected individuals based on the category the individual fits in. Please assign individuals to only one of the six categories. For example, do not assign someone to the "injuries" category if they are already assigned to "hospitalized".
5. **Property Damage:**
 - a. **Residence:** List the number of residential properties damaged as a result of the disaster (separated either by single family, multi family or mobile homes) in the categories provided. Provide a total dollar amount in estimated losses to residences.
 - b. **Business:** List the number of business properties damaged as a result of the disaster in the categories provided. Provide a total dollar amount in estimated losses to businesses.
 - c. **Public Facilities:** List the estimate in dollars, the number of sites, and a brief description of damages in the six categories under Type of Work or Facility. Provide a total dollar amount in estimated losses to public facilities.

SITUATION REPORT

To be completed by the EOC/EM

1. Initial Report Date/Time:
2. Incident Type:
3. Location:
4. Event Start Date/Time:
5. Agencies Involved/Resources Committed:
6. CDPS Units Involved:
7. Assistance Requested:
8. Deaths/Injuries:
9. Damage:
10. Evacuation Status/#'s:
11. Current Situation:
12. Future Threats:
13. Out of State event:
14. Incident Command Jurisdiction/location:
15. IC Name/ Contact #:
16. EOC Name/Contact #:
17. OEM POC/ Contact #:
18. DFPC POC/Contact #:

Briefing Checklist

General

- Provide current update concerning the disaster event.
- Review purpose and importance of damage assessment mission.
- Designate team members and assign designated team leader.
- Outline geographic areas designated for Damage Assessment.
- Distribute prioritized list of sites/areas to be assessed.
- Assign teams to specific sites.
- Anticipate degree of damage and destruction that may be encountered.
- Designate level of detail needed for the damage assessment.
 - More detailed house-by-house.
- Stress importance of expediting the process (objective is to obtain information as accurately as possible with as little delay as possible).
- PIO location.

Safety and Maneuvering

- Unstable/unsafe buildings, structures (identify any known areas).
- Flash flood potential, rapidly changing weather conditions.
- Potential hazards that might be encountered and how to handle (downed wires, etc.).

Equipment

- Assign vehicles, if appropriate.
- Assign team equipment as available and appropriate.
- Review damage assessment forms and guidelines.

Communications

- Radios, cellphones (operations check on assigned channel/phone number and establish check-in time frames).
- Guidelines for interacting with the public and media.
- Pamphlets explaining types of assistance, if available.
- List of emergency shelters, recovery centers, mobile feeding sites.
- Contact local EOC to clarify questions, instructions.

Equipment Checklist

(As available and appropriate)

- | | |
|--|----------------------|
| <input type="checkbox"/> Photo identification badges | for each team member |
| <input type="checkbox"/> Hard hats | for each team member |
| <input type="checkbox"/> Rubber pull-over boots (waterproof) | for each team member |
| <input type="checkbox"/> Protective gloves | for each team member |
| <input type="checkbox"/> Reflective traffic vests | for each team member |
| <input type="checkbox"/> Eye protective glasses | for each team member |
| <input type="checkbox"/> Hearing protection | for each team member |
| <input type="checkbox"/> Rain gear | for each team member |
| <input type="checkbox"/> First aid kit | 1 |
| <input type="checkbox"/> Vehicle, 4WD (recommended) | 1 |
| <input type="checkbox"/> full gasoline tank | |
| <input type="checkbox"/> Shovel, folding spade type | 1 |
| <input type="checkbox"/> Sand (recommended for vehicle) | 50 lb. bag |
| <input type="checkbox"/> Road Markers | 12 |
| <input type="checkbox"/> "CAUTION" tape | 1 roll (1000 ft.) |
| <input type="checkbox"/> "DO NOT ENTER" tape | 1 roll (1000 ft.) |
| <input type="checkbox"/> Hand held radio (county/city/agency supplied) | 1 |
| <input type="checkbox"/> back-up battery | 1 |
| <input type="checkbox"/> perform operational check | |
| <input type="checkbox"/> Cellular telephone | 1 |
| <input type="checkbox"/> Charger | 1 |
| <input type="checkbox"/> perform operational check | |
| <input type="checkbox"/> Duct tape | 1 roll |
| <input type="checkbox"/> Maps appropriate for area of assessment | 1 each |
| <input type="checkbox"/> Note pads | 3 |
| <input type="checkbox"/> Pens | 6 |
| <input type="checkbox"/> Clip boards | 1 |
| <input type="checkbox"/> Whistle for signaling | 1 |
| <input type="checkbox"/> Flashlights (w/extra batteries) | 2 |
| <input type="checkbox"/> Guidance, contact with media/public | 1 |
| <input type="checkbox"/> Recovery flyers to distribute to residents/businesses | |
| <input type="checkbox"/> Safety pamphlets | |
| <input type="checkbox"/> Damage Assessment Level Guide | 1 each |

Dealing with the News Media and General Public

A. Dealing with the Media

Damage Assessment Teams are not expected to give, and **SHOULD NOT** be giving media interviews, this guidance illustrates many of the types of questions the media might ask and sample responses.

- The media should be referred to the designated Public Information Officer (PIO) that has been established. This information should be given to teams during the mission briefing.
- Give a concise description of your job as a team member and explain that you will refer them to someone who can answer their questions.

B. Dealing with the Public

Remember, victims of a disaster have just had their lives “turned upside down.” They are often emotional, sad, distressed, frightened, and feeling out of control. Often, their questions may sound demanding, belligerent or hopeless. Be compassionate and understanding. Your mission briefing should include a list of services available for the affected public (shelters, medical aid stations, feeding locations, counseling, etc.). There may also be FEMA hot-line numbers to contact.

Dos and Don'ts When Dealing with the Media and Public

- Dos
 - Do tell the truth. If you have an answer to their question, be honest.
 - If you don't have an answer, say “I don't know.” Offer to get an answer or refer them to the PIO.
 - Be sensitive, serious, pleasant and polite.
 - Assume microphones and cameras are on.
 - Treat the media as a partner in getting out important information.
- Don'ts
 - Don't panic. Nobody expects you to have all the answers.
 - Don't say “No Comment”.
 - Don't volunteer information that might be confusing or misunderstood.
 - Don't get defensive or hostile. Don't argue with media or public.
 - Don't say anything you are not willing to see in print, on TV or hear radio.

Some questions you might expect from the media or public.

- What kind of help is available for residents who have damaged or destroyed homes?
- Who is eligible for assistance?

- How does someone apply for loans or housing assistance?
- Are renters eligible for assistance?
- How much assistance can individuals get from the grant programs?
- What can I do about my unresponsive insurance company?
- Flood insurance - Can I get this and how expensive?
- Is there financial assistance to help business owners?
- How long do property owners wait to get money?
- Can property owners rebuild in a flood plain/coastal zones?
- Are people who have flood insurance eligible for help from FEMA?
- I've heard the Small Business Administration will give loans to homeowners. Who can get them?

The answer to most of these questions will be to direct them to the Disaster Assistance Center (DAC) which will be set up for a disaster that requires this level of Damage Assessment.

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Infrastructure Damage Assessment Form

Site Summary Sheet

Infrastructure: Initial Damage Assessment Site Estimate			Date
Part 1 - Applicant Information			
County	Name Of Applicant	Name Of Local Contact	Contact Phone #
Part 2 - Site Information			
Key For Damage Category (Use appropriate letters in the "category" blocks below)			
a. Debris Removal		d. Water Control Facilities	g. Other Recreation
b. Protective Measures		e. Public Buildings	
c. Roads And Bridges		f. Public Utilities	
Site No.	Category	Location (Use map location, address, etc.):	GPS
Description Of Damage			
Impact:			Cost Estimate
Site No.	Category	Location (Use map location, address, etc.):	GPS
Description Of Damage			
Impact:		% Complete	Cost Estimate
Site No.	Category	Location (Use map location, address, etc.):	GPS
Description Of Damage			
Impact:		% Complete	Cost Estimate
Site No.	Category	Location (Use map location, address, etc.):	GPS
Description Of Damage			
Impact:		% Complete	Cost Estimate
Name Of Inspector	Agency	Phone No. Office	Phone No. CELL
FEMA Form 90-81, Jan 84		GRAND TOTAL SHEET 1	

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Instructions - Initial Damage Assessment - Housing Losses

Completed by the EOC

A. General Information

1. **County** - The term "County" refers to the name of the county where the reported damages occurred. Information reported on the Initial Damage Assessment - Housing Losses form is a composite of all such damages incurred within the stated "County".
2. **Municipality** - Indicate the name of the municipality where these damaged houses, living units, or manufactured homes are located.
3. **Incident: Flood (), Tornado (), Hurricane (), Other ()** - The term "Incident" refers to the tornado, hurricane, flood, fire, chemical spill, etc., which caused the need to file this report in the first place. Check the appropriate incident. If "Other" is checked, specify the incident by name.
4. **Assessment Team** - Indicate the last name, first initial, of those individuals responsible for conducting the damage assessment and for reporting the damages as shown.
5. **Incident Period** - The "Incident Period" refers to the time span from when the incident occurred to when there is no longer a threat to people or their property. In the case of a hurricane, flood, or even a fire, the "Incident Period" may encompass several days. In the case of a tornado, the "Incident Period" is usually only one day. However, there are exceptions.
6. **Date of Survey** - The term "Date of Survey" refers to the date the damage assessment was conducted. This may or may not be the date the incident occurred.
7. **Page ___ Of ___** - Pages should be numbered in consecutive order with the total number of pages indicated on each page, i.e., 1 of 5, 2 of 5, 3 of 5, etc.

B. Damage Assessment Information - Housing Losses

8. **Ref. No.** - The term "Ref. No." is an abbreviation for "reference number". Each affected house, living unit or manufactured home are to be numbered in consecutive order for ease in identification, totaling, etc.
9. **Name of Occupant** - Indicate, if known, the name of the owner / renter occupant of the affected house, living unit or mobile home. However, if the occupant is a renter, then you must also enter the name of the owner of the building on the Initial Damage Assessment - Business Losses form.
10. **Street/Route/SR/Mobile Home Park/Bldg, Name/Development/Etc.** - Indicate the affected property's site address, i.e., street address, route, road, mobile home park, building name, development, etc.
11. **PRI (Home)** - The term "PRI" is an abbreviation for primary home. If the occupant lives in the home 50% or more of the year the home is considered their primary dwelling. Indicate, by a check mark, if the damaged home in question is the primary dwelling unit for the occupant. If unknown, check "PRI".
12. **Sec (home)** - The term "Sec" is an abbreviation for secondary home. If the occupant lives in the home less than 50% of the year the home is considered their secondary dwelling. Indicate, by a check mark, if the damaged home in question is a secondary dwelling unit for the occupant. If unknown, check "PRI".
13. **SF (type of home)** - The term "SF" is an abbreviation for a single-family type of home. Unless known otherwise, consider all stick-built, wood-frame and pre-fabricated housing units as "SF". Indicate, by the use of a check mark, that the home in question is a single-family type of home.

14. **MF (type of home)** - The term “MF” is an abbreviation for multi-family type of home. Multi-family dwelling units include all duplexes, apartments and condominiums. Indicate, by the use of a check mark, that the home in question is a multi-family type of home.
15. **MH (type of home)** - The term “MH” is an abbreviation for manufactured or mobile home. Indicate, by the use of a check mark, that the home in question is a manufactured (mobile) type of home.
16. **Own (status)** - The term “Own” refers to ownership status of the home in question, i.e., whether or not the home is owned or rented. Indicate, by the use of a check mark, that you consider the home in question to be owned by the occupant.
17. **Rent (status)** - The term “RNT” refers to the ownership status of the home in question, i.e., whether or not the home is owned or rented. Indicate by the use of a check mark, that you consider the home in question to be rented by the occupant. If rented, then you must also consider the home to count as a business and enter the name of the owner and other appropriate information on the Initial Damage Assessment - Business Losses form.
18. **Min (damages/uninhabitable)** - The term “MIN” is an abbreviation for “minor” damage. “Minor” damages, when considering housing damages, are defined as physical damages which make the impacted home uninhabitable and have damages of 10% or less of the home’s replacement cost or fair market value. “Min” damages are those which will require minimal repairs to doors, windows, floors, utilities, etc, to make the structure habitable again.
19. **Maj (damages/uninhabitable)** - The term “MAJ” is an abbreviation for “major” damage. “Major” damages are defined as physical damages which make the impacted structure or facility uninhabitable and have damages between 11% and 74% of the home’s replacement cost or fair market value. A home with extensive damages to its foundation, roof and walls would indicate “MAJ” damages.
20. **Dest (damages/uninhabitable)** - The term “DEST” is an abbreviation for “destroyed”. “Destroyed” is defined to mean those homes which have been made uninhabitable as a result of the incident and have damages in excess of 75% of their replacement cost or fair market value. If reconstruction or relocation are the only options to restoring the home to its original use, then “DEST” should be checked. HINT: Consider older manufactured homes which have been flooded or overturned manufactured homes as being destroyed.
21. **Iso.** - “ISO” is an abbreviation for “isolated”. Even though the home may not have sustained any physical damages, the structure is considered unusable if the home is no longer accessible or if there is a lack of essential utilities such as electricity, water, etc.
22. **Water Level In structure** - In the event that flood waters entered the home, indicate, in feet, the height of the water within the structure.
23. **Replacement Cost or Fair Market Value** - Obtain from the owner or occupant, or estimate from existing tax records, or give your best estimate of the fair market value or replacement cost of the damaged, destroyed or otherwise uninhabitable home, to include contents. However, this does not include land value.
24. **Est. Dollar Loss** - Obtain from the owner or occupant, or give your best estimate, as to the estimated total dollar loss incurred as a result of the incident. Include contents.
25. **HO (insurance)** - The term “HO” is an abbreviation for homeowners (insurance). Indicate, to the best of your ability, whether or not the owner / occupant has homeowners insurance coverage. Put a “check” in the column if the answer is yes. Leave blank if the answer is no. If unknown, leave blank.
26. **NFIP (insurance)** - Indicate, to the best of your ability, whether or not the owner / occupant has flood insurance coverage. Put a “check” in the column if the answer is yes. Leave blank if the answer is no. If unknown, leave blank.

27. **Low (estimate income)** - Based upon guidance received from the local tax office, indicate, to the best of your ability, whether the owner / occupant has a low, medium or high average annual income. Indicate, by the use of a check mark, your particular choice. In the absence of any guidance, utilize the following table as a general guide as to income levels:

Income (per year)	Rank
Less than \$15,000	LO
\$15,000 - \$50,000	MED
Greater than \$50,000	HI

28. **Med (estimate income)** - Based upon guidance received from the local tax office, indicate, to the best of your ability, whether the owner / occupant has a low, medium or high average annual income. Indicate, by the use of a check mark, your particular choice. In the absence of guidance, utilize the above table.

29. **Hi (estimate income)** - Based upon guidance received from the local tax office, indicate, to the best of your ability, whether the owner / occupant has a low, medium or high average annual income. Indicate, by the use of a check mark, your particular choice. In the absence of guidance, utilize the above table.

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INITIAL DAMAGE ASSESSMENT - BUSINESS LOSSES

(1) COUNTY: _____ (3) INCIDENT (X)
 FLOOD
 HURRICANE
 TORNADO
 OTHER _____
 (Specify) _____

(4) ASSESSMENT TEAM _____

(5) INCIDENT PERIOD: _____

(6) DATE OF SURVEY: _____

(7) PAGE _____ OF _____

REF NO	NAME OF BUSINESS / SITE LOCATION / TELEPHONE NO.	NAME OF TENANT OR OWNER & TYPE OF BUSINESS	ESTIMATED DAYS OUT OF OPERATION	EMPLOYEES NUMBER	BY U.I.	REPLACEMENT COST OR FAIR MARKET VALUE	ESTIMATED DOLLAR LOSS	DOLLAR AMOUNT OF INSURANCE COVERAGE	UNINSURED LOSS OF BUSINESS VALUE [(col. 15) - (col. 16)] / [(col. 14) X 100%]	IF COLUMN 17 <40% 40-75% >75% (X) (X) (X) MIN. MAJ. DEST		
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
		Tenant OR Owner (circle one)				LAND: \$ _____ STRUCTURE: \$ _____ CONTENTS: \$ _____ OTHER: \$ _____	\$ _____ \$ _____ \$ _____ \$ _____	\$ _____ \$ _____ \$ _____ \$ _____				
		Tenant OR Owner (circle one)				LAND: \$ _____ STRUCTURE: \$ _____ CONTENTS: \$ _____ OTHER: \$ _____	\$ _____ \$ _____ \$ _____ \$ _____	\$ _____ \$ _____ \$ _____ \$ _____				
		Tenant OR Owner (circle one)				LAND: \$ _____ STRUCTURE: \$ _____ CONTENTS: \$ _____ OTHER: \$ _____	\$ _____ \$ _____ \$ _____ \$ _____	\$ _____ \$ _____ \$ _____ \$ _____				
		Tenant OR Owner (circle one)				LAND: \$ _____ STRUCTURE: \$ _____ CONTENTS: \$ _____ OTHER: \$ _____	\$ _____ \$ _____ \$ _____ \$ _____	\$ _____ \$ _____ \$ _____ \$ _____				
		Tenant OR Owner (circle one)				LAND: \$ _____ STRUCTURE: \$ _____ CONTENTS: \$ _____ OTHER: \$ _____	\$ _____ \$ _____ \$ _____ \$ _____	\$ _____ \$ _____ \$ _____ \$ _____				
		Tenant OR Owner (circle one)				LAND: \$ _____ STRUCTURE: \$ _____ CONTENTS: \$ _____ OTHER: \$ _____	\$ _____ \$ _____ \$ _____ \$ _____	\$ _____ \$ _____ \$ _____ \$ _____				
		Tenant OR Owner (circle one)				LAND: \$ _____ STRUCTURE: \$ _____ CONTENTS: \$ _____ OTHER: \$ _____	\$ _____ \$ _____ \$ _____ \$ _____	\$ _____ \$ _____ \$ _____ \$ _____				
		Tenant OR Owner (circle one)				LAND: \$ _____ STRUCTURE: \$ _____ CONTENTS: \$ _____ OTHER: \$ _____	\$ _____ \$ _____ \$ _____ \$ _____	\$ _____ \$ _____ \$ _____ \$ _____				
EM 40-A	TOTALS					\$ _____	\$ _____	\$ _____				

Instructions: Initial Damage Assessment - Business Losses

Completed by the EOC

A. General Information

1. **County** - The term "County" refers to the name of the county where the reported damages occurred. Information reported on the Initial Damage Assessment - Business Losses form is a composite of all such damages incurred within the stated "County".
2. **Municipality** - Indicate the name of the municipality where these business or industrial losses were incurred.
3. **Incident: Flood (), Tornado (), Hurricane (), Other ()** - The term "Incident" refers to the flood, tornado, hurricane, fire, chemical spill, etc., which caused the need to file this report in the first place. Check the appropriate incident. If "Other" is checked, specify the incident by name.
4. **Assessment Team** - Indicate the last name, first initial, of those individuals responsible for obtaining the information contained on the form.
5. **Incident Period** - The "Incident Period" refers to the time span from when the incident occurred to when there is no longer a threat to people or their property. In the case of a hurricane, flood, or even a fire, the "Incident Period" may encompass several days. In the case of a tornado, the "Incident Period" is usually only one day. However, there are exceptions.
6. **Date of Survey** - The term "Date of Survey" refers to the date the information being reported is assessed. This may or may not be the date the incident occurred.
7. **Page ___ Of ___** - Pages should be numbered in consecutive order with the total number of pages indicated on each page, i.e., 1 of 5, 2 of 5, 3 of 5, etc.
8. **Ref. No.** - The term "Ref. No." is an abbreviation for "reference number". Each affected business or industry are to be numbered in consecutive order for ease in identification, totaling businesses and industries, etc.
9. **Name of Business/Site Location/Telephone Number** - Indicate the name of the business or industry which incurred physical damages as a result of the incident. If more than one building or facility was affected per business or industry, summarize and report damages on one line only. Also enter the site location of the affected business or industry. For example, the site location would include the street, route, road, industrial park, etc, where the impacted structure is located. Also enter the business telephone number.
10. **Tenant/Owner (circle choice) & Type of Bus.** - Circle whether the damaged structure and contents being assessed is owned by the business occupant (circle O) or rented/leased by the business occupant, and thus a tenant (circle T). IF THE BUSINESS OCCUPANT IS A TENANT, ADD TO THE FORM A SECOND BUSINESS FOR THE OWNER OF THE BUILDING. Enter the kinds of products manufactured, stored, shipped, treated, sold, etc., by the affected entity. If services are provided, indicate the type of service, e.g., catering, landscaping, legal financial, etc.
11. **Estimated Days out of Operation** - Estimate the number of days the affected business or industry will be inoperable as a result of the incident.
12. **Number (Employees)** - Obtain from the owner or other officials the number of people employed by the business or industry. If not readily available, give best estimate.
13. **Covered by U.I. (Employees)** - Obtain from the employer or appropriate officials the number of employees covered by Unemployment Insurance. If the information is not readily available, give best estimate.

14. **Replacement Cost or Fair Market Value** - Obtain from the employer or other appropriate officials, or estimate from tax records the total replacement cost or fair market value of the damaged business' land, structure and contents.

15. **Estimated Dollar Loss** - Obtain from the owner or other appropriate officials the estimated total dollar loss incurred as a result of the incident. If the information is not readily available, give a best estimate. Include losses to inventory, equipment, furnishings, etc.

16. **Dollar Amount Insurance Coverage** - Obtain from the owner or other appropriate officials the estimated total dollar amount of insurance coverage. If unknown, enter "unk".

17. **% Unins. Loss Bus. Value** - The "% Unins. Loss Bus. Value" is an abbreviation for the percent uninsured loss to the value of the business. This value consist of the relationship between the businesses' total losses, its insurance coverage, and the replacement cost or total fair market value of land, structure and contents. The percentage is calculated by subtracting column 16 from column 15 and dividing that number by the dollar estimate listed in column 14. The entire result is then multiplied by 100%. For example, if the:

Estimated Dollar Loss = \$325,000
Dollar Amount of Insurance Coverage = \$100,000
Total Fair Market Value:
Land = \$120,000
Structure = \$675,000
Contents = \$200,500

Then, the % uninsured loss to the value of the business is:
 $(\$325,000 - \$100,000 / (\$120,000 + \$675,000 + \$200,500) \times 100\% = 22.6\%$

If the insurance information required under column number 16, "DOLLAR AMOUNT INSURANCE COVERAGE", is not known, then do not attempt to calculate the percentage to be entered under column 17. Simply, leave this column blank.

18. **If Col. 17 is <40% Min** - If the percentage calculated and entered under column number 17, "% UNINS. LOSS BUS. VALUE", is less than 40%, check "MIN". Column number 17 must have been filled out in order to complete this entry. If column 17 is left blank, also leave columns 18, 19 and 20 blank.

19. **If Col. 17 is: 40% - 75% Maj** - If the percentage calculated and entered under column number 17, "% Unins. Loss Bus. Value", is between 40% and 75% (inclusive), check "Maj". Column number 17 must be filled out in order to complete this entry. If column 17 is left blank, also leave columns 18, 19 and 20 blank.

20. **If Col. 17 is: >75% Dest** - If the percentage calculated and entered under column number 17, "% Unins. Loss Bus. Value", is greater than 75%, check "Dest". Column number 17 must have been filled out in order to complete this entry. If column 17 is left blank, also leave columns 18, 19 and 20 blank.

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