

Instructions - Initial Damage Assessment - Housing Losses

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, totalling, 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 (estimated 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
\$15,001 - \$50,000	MED
Greater than \$50,000	HI
 28. **MED (estimated 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 (estimated 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.
 30. **RT (probable assistance)** - Leave this area blank. For State use only.
 31. **HR (probable assistance)** - Leave this area blank. For State use only.