

WINDSHIELD ASSESSMENT FORM

County: _____ City: _____ Subdivision: _____ Disaster Description: _____

Date of Assessment: _____ Team Members: _____

	Income Levels	Affected	Minor	Major	Destroyed	% Insurance	Businesses	Notes
S I N G L E F A M I L Y	LOW							
	MIDDLE							
	HIGH							
M O B I L E H O M E S	LOW							
	MIDDLE							
	HIGH							
M U L T I F A M I L Y	LOW							
	MIDDLE							
	HIGH							
	TOTALS							

GUIDELINES FOR PRELIMINARY DAMAGE ASSESSMENT

FLOODING

- **Single Family/Multi-Family Homes** (All variable – depends on length of time structure was flooded, velocity, clean/dirty flood water, etc.)
 - **Affected 0-6 inches**
 - **Minor 6-18 inches** (Electrical, insulation)
 - **Major 18-48 inches**
 - Over 48 inches – requires further investigation
 - **Destroyed**
- **Mobile Homes** (All variable – will vary due to same variables as above, as well as the age and make of the mobile home)
 - **Affected - Ground level to within 12 inches of bottom board**
 - **Minor – Within 12 inches of bottom board to 3 inches above floor level**
 - **Major 3-12 inches above floor level**
 - Over 12 inches – requires further investigation
 - **Destroyed**

OVERALL GUIDELINES – FLOOD & OTHER

- **Affected**– If the living unit, porch, carport, garage, etc., was damaged but in the inspector's judgment the living unit is still habitable, the Affected category should be used. A few shingles, some broken windows, damage to cars
- **Minor**–Minor damage is when the home is damaged and uninhabitable, but may be made habitable in a short period of time with home repairs. Any one of the following may constitute minor damage:
 1. Can be repaired within 30 days
 2. Has less than 50% damage to structure
- **Major**–Major damage is when the home has sustained structural or significant damages, is uninhabitable and requires extensive repairs. Any one of the following may constitute major damage.
 1. Substantial failures to structural elements of the residence (e.g., walls, floors, foundation, roof)
 2. Has more than 50% damage to structure
 3. Damage that will take more than 30 days to repair
- **Destroyed**–Destroyed is used when there is a total loss or damage to such an extent that repairs are not economically feasible. Any one of the following may constitute a status of destroyed: (Should be obvious)
 1. Structure is not economically feasible to repair
 2. Structure is permanently uninhabitable
 3. Complete failures to major components of structure (e.g., foundation, walls, roof w/noticeable distortion of the walls)
 4. Unaffected structure that will require demolition as a result of the disaster (e.g., floodplain)
- **Estimating Insurance: The following are general guidelines to estimating insurance coverage.**
 1. Renters are less likely to have insurance
 2. Low income residents are less likely to have insurance
 3. Homeowners who are still paying off their mortgage normally have the appropriate type of insurance
 4. Residents who are flooded and reside in an area that does not participate in the NFIP or in an area that has been sanctioned for NFIP code enforcement violations will not have flood insurance
 5. Residents who are flooded but whose property is not located in the Special Flood Hazard Area (SFHA) will probably not have flood insurance.

SITE ASSESSMENT - HOUSING LOSSES

(1) COUNTY _____

(4) INCIDENT PERIOD: _____

(7) ASSESSMENT TEAM: _____

(2) MUNICIPALITY _____

(5) DATE OF SURVEY: _____

(3) TYPE OF INCIDENT: _____

(6) PAGE _____ of _____

8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	18)	(19)	(20)	(21)
R E F N O.	NAME ADDRESS PHONE	TYPE OF STRUCTURE SF MF MH	DAMAGE CATEGORY AFFECTED MINOR MAJOR DESTROYED	WATER LEVEL IN STRUCTURE (INCHES)	ESTIMATED INCOME LOW MIDDLE HIGH	IS STRUCTURE OCCUPIED Y/N ?	STATUS OWN RENT	RESIDENCE PRIMARY OR SECONDARY	FAIR REPLACEMENT VALUE _____ STRUCTURE _____ CONTENTS	EST. LOSS \$	ANTICIPATED INSURANCE \$	AMOUNT OF UNINSURED LOSS \$	PERCENT OF UNINSURED LOSS
									_____ STRUCTURE _____ CONTENTS				
									_____ STRUCTURE _____ CONTENTS				
									_____ STRUCTURE _____ CONTENTS				
									_____ STRUCTURE _____ CONTENTS				
									_____ STRUCTURE _____ CONTENTS				
									_____ STRUCTURE _____ CONTENTS				
									_____ STRUCTURE _____ CONTENTS				
TOTALS		SF _____ MF _____ MH _____	AFF _____ MIN _____ MAJ _____ DEST _____		L _____ M _____ H _____	Y _____ N _____	O _____ R _____	P _____ S _____	_____ STRUCTURE _____ CONTENTS	\$	\$	\$	

Instructions for Site Assessment - Housing Losses

- (1) County where the damage is located
- (2) City if in the corporate limits
- (3) Note the type of incident
- (4) Date(s) of the incident
- (5) Date(s) of the survey
- (6) Page number
- (7) Identify the team members
- (8) Locally established reference number - 1,2,3...etc
- (9) Name of occupant, street address, phone
- (10) Type of Structure (SF - Single Family, MH - Mobile Home, MF - Multi-Family)
- (11) Damage Category – Affected, Minor, Major, Destroyed
- (12) Water Level in Structure (in feet)
- (13) Estimated income (Low, Medium, High)
- (14) Is structure occupied? (Yes/No)
- (15) Own/Rent
- (16) Primary/Secondary Residence (If secondary structure is occupied; evaluate extent of damage and % of uninsured loss to the tenant's property and evaluate extent of damage and % of uninsured loss to the owner's property)
- (17) Fair Replacement Value (structure and contents)
- (18) Estimated Total Loss (structure + contents)
- (19) Insurance coverage (Anticipated Payment)
- (20) Amount of uninsured loss (18 – 19)
- (21) Percent of uninsured loss (20 / 18)

Instructions for Site Assessment - Business Losses

- (1) County where the business is located
- (2) City, if in the corporate limits
- (3) Note the type of incident
- (4) Identify the team members
- (5) Date(s) of the incident
- (6) Date(s) of the survey
- (7) Page number
- (8) Reference number (for local use, 1,2,3 etc.)
- (9) Name of business, tenant/owner, street address and phone number and type of business; note that if the business is renting building space, the building owner will need to be contacted to determine the extent of structure damage and percent of uninsured loss.
- (10) Estimated days business will be out of operation
- (11) Total number of employees
- (12) Number of employees in which unemployment insurance is carried
- (13) Fair replacement value, for this purpose, is the cost to replace equivalent real/personal property, or the fair market value of the pre-disaster property, whichever is less, for each potential applicant.
- (14) Estimated dollar loss
- (15) The amount of anticipated insurance. Anticipated insurance is normally calculated by subtracting any deductible, depreciation or uncoverable loss from the estimated repair cost.
- (16) Percentage of uninsured loss. Uninsured loss for this purpose, is the dollar amount of damage less any insurance received to repair that damage.

Dollar value of uninsured loss = Percent of uninsured loss Fair replacement value

- (17) "X" if column 16 is less than 40%, it is considered minor damage
- (18) "X" if column 16 is greater than 40%, it is considered major damage