**State of Montana Disaster & Emergency Services**

Preliminary Damage Assessment Guidance

For Individual Assistance (IA)



\*Although there is no state funded Individual Assistance program this information is needed to at the state level to possibly attain a federal declaration. \*

**What is Individual  
 Assistance?**

* Disaster assistance is direct assistance to individuals, families and businesses in an area whose property has been damaged or destroyed and whose losses are not covered by insurance. It is meant to help you with critical expenses that cannot be covered in other ways. This assistance is not intended to restore your damaged property to its condition before the disaster.

**What is a Preliminary   
Damage Assessment (PDA)   
for IA?**

* The PDA process is a mechanism used to determine the impact and magnitude of damage caused by a disaster to individuals, families and businesses.
* Disaster assistance is direct assistance to individuals, families and businesses in an area whose property has been damaged or destroyed and whose losses are not covered by insurance. It is meant to help you with critical expenses that cannot be covered in other ways. This assistance is not intended to restore your damaged property to its condition before the disaster.
* Additional data from the Red Cross or other local voluntary agencies may also be reviewed. During the assessments, the team will collect estimates of the expenses and damages.

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**Who is on the PDA team?**

* PDA teams are comprised of personnel from the State DES agency, the county and Tribal officials. (sometimes the SBA might come in to assist the PDA team)

**How is the PDA data compiled?**

The State of Montana takes their guidance from FEMA Region VII for categories of Damages. The following guidelines are to be used by FEMA/State Preliminary Damage Assessment (PDA) Teams while evaluating damages for Individual Assistance as the result of a disaster event. Please note that these guidelines are not absolute and damages are to be evaluated on an individual basis regarding the impacts to the home and the probable assistance necessary to address those impacts. Insurance cannot be duplicated by any federal programs so for those events where homeowners insurance may be applicable, particular attention to insurance coverage is important. Please also note your best estimate of owner occupied vs. renter occupied homes.

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**Categories of Damage**

* **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:

Structure is not economically feasible to repair.

Structure is permanently uninhabitable.

*Complete* failures to most major components of structure (e.g. basement walls/foundation, walls, roof, etc.)

* **Major**: Major damage is when the home has sustained structural or significant damages, is uninhabitable and requires extensive repairs. (e.g. substantial failures to structural elements of the residence, repairs will take more than 30 days, has more than 50% damage, etc.)
* **Minor**: Minor damage is used when the home is damaged and may only be used under limited conditions, but can be restored with minor repairs (e.g. can be repaired in less than 30 days for only a few thousand dollars).
* **Affected**: Affected damage is if the living unit, porch, carport, garage, etc., was damaged but the living unit can still be occupied safely.

Secondary residences would not be covered by federal disaster assistance programs and as such would be counted separate from primary residences.

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**State of Montana DES Individual Assistance Forms**

**ESTIMATED DAMAGES INCURRED BY INDIVIDUAL HOMEOWNERS**

**Tribal Nations Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ DATE: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Completion of this document will help determine if Federal Assistance is possibly available for individual

Homeowners. Please complete this document as thoroughly as possible. If additional information is needed you may be contacted for clarification.

LAST NAME:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

FIRST NAME:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

ADDRESS \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

WORK PHONE:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ CITY\_\_\_\_\_\_\_\_\_\_\_ ST\_\_\_\_\_\_\_\_ ZIP\_\_\_\_\_\_\_

HOME PHONE:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ CELL PHONE:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

EMAIL ADDRESS:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Please provide a brief description of the damages to your residence from flooding.

Level of home affected? Basement/Main /Upper \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Amount of water in home? Inches \_\_\_\_\_\_\_\_\_\_\_Feet\_\_\_\_\_\_\_\_\_\_

Septic Systems? YES\_\_\_\_\_\_ NO\_\_\_\_\_\_\_\_

Operational? YES\_\_\_\_\_\_ NO\_\_\_\_\_\_\_\_

Mold Issues? YES\_\_\_\_\_\_ NO\_\_\_\_\_\_\_\_

Is this your primary residence? YES\_\_\_\_\_\_ NO\_\_\_\_\_\_\_\_

Is the Home inaccessible due to flood waters? YES\_\_\_\_\_\_ NO\_\_\_\_\_\_\_\_

Family Displaced? YES\_\_\_\_\_\_ NO\_\_\_\_\_\_\_\_

If Yes: Do you have a place to stay until repaired? Hotel/ with Family? YES\_\_\_\_\_\_ NO\_\_\_\_\_\_\_\_

Do you have Homeowners Insurance that will cover these damages? YES\_\_\_\_\_\_ NO\_\_\_\_\_\_\_\_

Do you have flood insurance that will cover these damages? YES\_\_\_\_\_\_ NO\_\_\_\_\_\_\_\_

Is your home habitable? YES\_\_\_\_\_\_ NO\_\_\_\_\_\_\_\_

Was your furnace destroyed by the storm? YES\_\_\_\_\_\_ NO\_\_\_\_\_\_\_\_

Was your hot water heater destroyed by the storm? YES\_\_\_\_\_\_ NO\_\_\_\_\_\_\_\_