



FEMA INDIVIDUAL ASSISTANCE JUST-IN-TIME TRAINING

Indiana Department of Homeland Security

2025



OVERVIEW

- What is Individual Assistance?
- What do we hope to accomplish?
- Impact statement
- Damage assessments
- Practice



INDIVIDUAL ASSISTANCE

- Homeowners
- Renters
- Businesses



DAMAGE ASSESSMENT PURPOSE AND COMPLEXITY

- Purpose of damage assessment
 - Provide information concerning the emergency/disaster situation
 - Facilitate effective decision making
 - Accurately inform the public
 - **Develop assistance requests**
- The complexity of the damage assessment will be relative to the extent of the emergency/disaster event.



DAMAGE ASSESSMENT AND IMPACT STATEMENT

- Property assessments: significance of damage.
 - Destroyed
 - Major
 - Minor
 - Affected (including low income)
 - Inaccessible
- Written impact statement (including but not limited to):
 - Uninsured home and personal property losses
 - Disaster impacted population profile
 - Impact to community infrastructure
 - Casualties
 - Disaster-related unemployment



STATE DECLARATION

- Based upon the results of the JPDA and the scope and magnitude of the disaster, the governor may:
 - Declare the state a disaster emergency
 - Request a disaster loan program through USSBA
 - Request a declaration from FEMA



PRESIDENTIAL MAJOR DISASTER DECLARATION

- Declaration may provide for (depending on what state requests):
 - Public Assistance
 - Individual Assistance
 - SBA loans are included under this declaration
 - Both Individual and Public Assistance
 - Hazard mitigation



PRESIDENTIAL MAJOR DISASTER DECLARATION

- Under Individual Assistance:
 - Temporary housing
 - Housing repairs
 - U.S. SBA disaster loans
 - Disaster case management
 - Legal aid
 - Crisis counseling
 - Disaster unemployment
 - Childcare assistance
 - Other needs assistance

NAPPANEE, ELKHART, KOSCIUSKO CO. OCT. 2007





UPDATED INDIVIDUAL ASSISTANCE FACTORS

Effective June 1, 2019:

- State and local fiscal capacity and resource availability (P*)
- **Uninsured home and personal property loss (P*)**
- Disaster impacted population profile
- Impact to community infrastructure
- Casualties
- Disaster-related unemployment

(P* - Principal factor for determining declaration eligibility)



UNINSURED HOME & PERSONAL PROPERTY LOSS

- The cause of damage
- Jurisdictions impacted and concentration of damage
- Number of homes impacted and degree of damage
- Estimated cost of assistance
- Homeownership rate of impacted homes
- Percentage of affected households with sufficient insurance coverage appropriate to the peril
- Other relevant preliminary damage assessment data



INSURANCE (CONTINUED)

- Is the client underinsured?
 - There has been significant year-over-year inflation.
 - Building/construction/materials costs are extremely high.
- When was the last time you had your insurance policy readjusted?
 - If you have not had your insurance policy readjusted in the last year, you are most likely underinsured.



IMPACT TO COMMUNITY INFRASTRUCTURE

- The degree of trauma to the community
- Damage to structures that can be viewed as owned and maintained by the public trust
- Schools
- Police stations
- Fire departments
- Sidewalks
- Roads
- Bridges



ADDITIONAL IMPACT STATEMENT ASSISTANCE

- https://www.in.gov/dhs/emergency-management-and-preparedness/individual-assistance/#Damage_Assessment_Toolbox

MUNSTER, LAKE CO. – SEPTEMBER 2008





TYPES OF DAMAGE ASSESSMENT SURVEYS

- Aerial
- Windshield
- Walk-through
- Online survey form
- Virtual damage assessment



INDIVIDUAL DAMAGE ASSESSMENT

- Single family homes (SF)
- Multi-family homes (MF)
- Mobile homes (MH)
- Businesses (B)



FLOOD DAMAGE ASSESSMENT

- Important questions to ask:
 - How long water was in the structure?
 - What were the weather conditions?
 - What type of construction: brick, frame, basement, slab or crawlspace?
 - What are the neighborhood demographics?
 - What insurance is available and what kind of policies do the individuals have?
 - Sewer back up writer



ADVOCACY

- Your role is to “sell” our disaster to our Federal Partners
- Your obligations are to truthful reporting of accurate information, and to Indiana
- If you and your federal partner disagree on the assessment of a property, argue your case
 - Don’t overextend your argument – keep credibility high
 - Don’t leave a property until you agree on a final assessment
 - If you can’t agree, notify your team lead and we will see if it’s worth fighting over



DAMAGE ASSESSMENT MATRIX

APPENDIX H: INDIVIDUAL ASSISTANCE DAMAGE MATRICES

Tables 20 and 21 provide the damage assessment matrices for manufactured and conventionally built homes, respectively.

Manufactured Homes

Table 20: Damage Assessment Matrix for Manufactured Homes

Degree of Damage	Definition	Flood Damage		Damage Other Than Flood (e.g., Wind-Driven Rain and Earthquake)
		Water Level	Examples	Examples
Affected	The residence has cosmetic damage only.	Below Floor System	<ul style="list-style-type: none"> No damage affecting habitability; cosmetic damage only (e.g., skirting is impacted). Residences with damage to a porch, carport, garage, and/or an outbuilding not for commercial use, etc. 	<ul style="list-style-type: none"> No damage affecting habitability; cosmetic damage only (e.g., skirting is impacted). Residences with damage to a porch, carport, garage, and/or an outbuilding not for commercial use, etc.
Minor	The residence is damaged and requires minimal repairs to make habitable.	In Floor System	<ul style="list-style-type: none"> When the waterline has reached the floor system but has not entered the living space of the unit. Examples of damage include the following: <ul style="list-style-type: none"> Bottom board, insulation, or ductwork in the floor system. Heating, ventilating, and air conditioning (HVAC) is impacted. There is no structural damage to the residence, and it has not been displaced from the foundation. 	<ul style="list-style-type: none"> There is no structural damage to the residence, and it has not been displaced from the foundation. Some of the nonstructural components have sustained damage (e.g., windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hookup). HVAC is impacted.
Major	The residence has sustained significant damage and requires extensive repairs.	In Living Space	<ul style="list-style-type: none"> Water has covered the floor system and entered the living space of the unit but is still below the roofline. The residence has been displaced from the foundation, block, or piers, and other structural components have been damaged. 	<ul style="list-style-type: none"> The residence has been displaced from the foundation, block, or piers, and other structural components have been damaged. Fifty percent or more of non-structural components (e.g., roof shingles, drywall, and utility hookups) have sustained significant damage.



DAMAGE ASSESSMENT MATRIX

Degree of Damage	Definition	Flood Damage		Damage Other Than Flood (e.g., Wind-Driven Rain and Earthquake)
		Water Level	Examples	Examples
Destroyed	The residence is a total loss.	Above Roofline	<p>The residence is a total loss, for example:</p> <ul style="list-style-type: none">• Waterline is at the roofline or higher.• Residence's frame is bent, twisted, or otherwise compromised.	<ul style="list-style-type: none">• The residence's frame is bent, twisted, or otherwise compromised.• The majority of the structural framing of the roof or walls has been compromised, exposing the interior.
Inaccessible	Damage to residence cannot be visually verified.	N/A	<ul style="list-style-type: none">• Flood waters are blocking access to residences by covering, washing out, or destroying roads, bridges, or access routes, and degree of damage cannot be visually verified.	<ul style="list-style-type: none">• Debris from landslides, mudslides, severe soil erosion, or blowdown is blocking access to residences by disrupting or destroying roads, bridges, or access routes, and degree of damage cannot be visually verified.



DAMAGE ASSESSMENT MATRIX

Conventionally-Built Homes

Table 21: Damage Assessment Matrix for Conventionally Built Homes

Degree of Damage	Definition	Flood Damage		Damage Other Than Flood (e.g., Wind-Driven Rain and Earthquake)
		Water Level	Examples	Examples
Affected	The residence has minimal cosmetic damage to the exterior and/or interior.	In Unfinished Basement	<ul style="list-style-type: none"> Waterline in the crawl space or an unfinished basement when essential living spaces or mechanical components are not damaged or submerged. Damage to a porch, carport, garage, and/or an outbuilding not for commercial use, etc. 	<ul style="list-style-type: none"> Cosmetic damage, such as paint discoloration or loose siding. Minimal missing shingles or siding. Damage to an attached structure (e.g., porch, carport, garage, or outbuilding not for commercial use), gutters, screens, landscaping, retaining walls, or downed trees that do not affect access to the residence.
Minor	The residence has sustained a wide range of damage that does not affect structural integrity but could affect habitability.	Below 18 Inches	<ul style="list-style-type: none"> Waterline at 1 to 3 inches in an essential living space. When waterline exceeds 3 inches but is below 18 inches, damage may be major or minor, depending on the following factors: duration of the flood, contaminates in the water, if waterline reached electrical outlets, and number of essential living spaces flooded. Waterline in a finished basement. Damage to mechanical components (e.g., furnace, boiler, water heater, heating, ventilating, and air conditioning (HVAC), etc.) Damage or disaster-related contamination to a private well or septic system. 	<ul style="list-style-type: none"> Nonstructural damage to roof components over essential living spaces (e.g., shingles, roof covering, fascia board, soffit, flashing, and skylight). Nonstructural damage to the interior wall components, to include drywall and insulation. Nonstructural damage to exterior components. Multiple small vertical cracks in the foundation. Damage to chimney (i.e., tilting, falling, cracking, or separating from the residence). Damage to mechanical components (e.g., furnace, boiler, water heater, HVAC, etc.). Damage or disaster-related contamination to a private well or septic system.



DAMAGE ASSESSMENT MATRIX

Degree of Damage	Definition	Flood Damage		Damage Other Than Flood (e.g., Wind-Driven Rain and Earthquake)
		Water Level	Examples	Examples
Major	The residence has sustained significant structural damage and requires extensive repairs.	Above 18 Inches	<ul style="list-style-type: none"> Waterline above 18 inches or the electrical outlets in an essential living space. Waterline on the first floor (regardless of depth) of a residence when basement is completely full. When waterline exceeds 3 inches but is below 18 inches, damage may be major or minor depending on the following factors: duration of the flood, contaminates in the water, if waterline reached outlets, and number of essential living spaces flooded. 	<ul style="list-style-type: none"> Failure or partial failure to structural elements of the roof over essential living spaces to include rafters, ceiling joists, ridge boards, etc. Failure or partial failure to structural elements of the walls, to include framing, etc. Failure or partial failure to foundation, to include crumbling, bulging, collapsing, horizontal cracks of more than 2 inches, and shifting of the residence on the foundation of more than 6 inches.
Destroyed	The residence is a total loss: (e.g., damaged to such an extent that repair is not feasible, requires demolition, and/or confirmed to be in imminent danger).	Above Roofline	<ul style="list-style-type: none"> Waterline at the roofline or higher, or Complete failure of two or more major structural components (e.g., collapse of basement walls, foundation, walls, or roof). 	<ul style="list-style-type: none"> Only foundation remains. Complete failure of two or more major structural components (e.g., collapse of basement walls, foundation, walls, or roof). The residence has a confirmed imminent danger (e.g., impending landslides, mudslides, or sinkholes).
Inaccessible	Damage to residence cannot be visually verified.	N/A	<ul style="list-style-type: none"> Flood waters are blocking access to residences by covering, washing out, or destroying roads, bridges, or access routes, and degree of damage cannot be visually verified. 	<ul style="list-style-type: none"> Debris from landslides, mudslides, severe soil erosion, or blowdown is blocking access to residences by disrupting or destroying roads, bridges, or access routes and degree of damage cannot be visually verified.



FEMA MATRIX – DESTROYED: SF, MF

- The residence is a total loss, or damaged to such an extent that repair is not feasible.
 - Complete failure of two or more major structural components (i.e., collapse of basement walls, foundation, walls or roof)
 - Only the foundation remains
 - Will require immediate demolition or removal because of disaster-related damage or confirmed imminent danger (i.e., impending landslides, mudslides or sinkholes)
 - Waterline at the roofline or higher



FEMA MATRIX – MAJOR: SF, MF

- A residence may be categorized as having major damage when it has sustained significant structural damage and requires extensive repairs.
 - Waterline above 18 inches or the electrical outlets in an essential living space
 - Waterline on the first floor (regardless of depth) of a residence when basement is completely full
 - Failure or partial failure to structural elements of the roof over required rooms to include rafters, ceiling joists, ridge boards, etc.
 - Failure or partial failure to structural elements of the walls to include framing, etc.
 - 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



FEMA MATRIX – MINOR: SF, MF

- Encompasses a wide range of damage that does not affect the structural integrity of the residence.
 - Waterline at one to three inches in an essential living space
 - When waterline exceeds three inches but is below 18 inches, damage may be major or minor, depending on the following factors: duration of flood, contaminants in water, if waterline reached electrical outlets and number of essential living spaces flooded.
 - Damage to mechanical components (i.e., furnace, boiler, water heater, HVAC)
 - Nonstructural damage to roof components over essential living space to include shingles (i.e., roof covering, fascia board, soffit, flashing, skylight)
 - Nonstructural damage to the interior wall components to include drywall and/or insulation
 - Nonstructural damage to exterior components
 - Multiple small vertical cracks in foundation
 - Damage to chimney to include, tilting, fallen, cracks or separated from the residence
 - Damage to mechanical components (i.e., furnace, boiler, water heater, HVAC)
 - Damage or disaster related contamination to a private well or septic system



FEMA MATRIX – AFFECTED: SF, MF

- Residences with minimal cosmetic damage to the exterior and/or contents of the home.
 - Any waterline in the crawl space or unfinished basement when essential living space or mechanical components are not damaged or submerged.
 - Partial missing shingles or siding
 - Cosmetic damage such as paint discoloration or loose siding
 - Broken screens
 - Gutter damage and debris
 - Damage to an attached structure such as a porch, carport, garage or outbuilding not for commercial use.
 - Damage to landscaping, retaining walls or downed trees that do not affect access to the residence.



FEMA MATRIX- INACCESSIBLE

- Damage to residence cannot be visually verified.
- Flood waters are blocking to residences by covering, washing out, or destroying roads, bridges, or access routes, and degree of damage cannot be visually verified.
- Debris from landslides, mudslides, severe soil erosion or blowdown is blocking access to residences by disrupting or destroying roads, bridges, or access routes, and degree of damage cannot be visually verified.

EXAMPLE





DESTROYED: SF, MF

- The residence is a total loss (damaged to such an extent that repair is not feasible, requires demolition and/or confirmed to be in imminent danger).
 - Complete failure of two or more major structural components (i.e., collapse of basement walls, foundation, walls or roof)
 - Only the foundation remains
 - Will require immediate demolition or removal because of disaster-related damage or confirmed imminent danger (i.e., impending landslides, mudslides or sinkholes)
 - Waterline at the roofline or higher

EXAMPLE





DESTROYED: SF, MF

- The residence is a total loss (damaged to such an extent that repair is not feasible, requires demolition, and/or confirmed to be in imminent danger).
 - Complete failure of two or more major structural components (i.e. collapse of basement walls, foundation, walls or roof)
 - Only the foundation remains
 - Will require immediate demolition or removal because of disaster-related damage or confirmed imminent danger (i.e. impending landslides, mudslides or sinkholes)
 - Waterline at the roofline or higher

EXAMPLE





DOES NOT QUALIFY – FEMA IA

- Building does not qualify for individual assistance.
- Building is federal government property.
- Could possibly qualify under public assistance if building was being rented by federal government, depending on leasing agreement.

EXAMPLE





INACCESSIBLE: SF, MF

- Damage to residence cannot be visually verified.
- Flood waters are blocking access to residences by covering, washing out or destroying roads, bridges or access routes, and degree of damage cannot be visually verified.
- Debris from landslides, mudslides, severe soil erosion or blowdown is blocking access to residences by disrupting or destroying roads, bridges or access routes, and degree of damages cannot be visually verified.

EXAMPLE





DESTROYED: MH

- The residence is a total loss, for example:
 - Waterline is at the roofline or higher
 - Frame is bent, twisted or otherwise compromised
 - Majority of the structural framing of the roof or walls have been compromised, exposing the interior

EXAMPLE





MINOR: SF, MF

- The residence has sustained a wide range of damage that does not affect the structural integrity but could affect habitability.
 - Waterline at one to three inches in an essential living space
 - Damage to mechanical components (i.e. furnace, boiler, water heater, HVAC).
 - Nonstructural damage to roof components over essential living space to include shingles (i.e. roof covering, fascia board, soffit, flashing and skylight)
 - Nonstructural damage to the interior wall components to include drywall and/or insulation
 - Nonstructural damage to exterior components
 - Multiple small vertical cracks in foundation
 - Damage to chimney includes tilting, fallen, cracks or separated from the residence
 - Damage to mechanical components (i.e. furnace, boiler, water heater, HVAC)
 - Damage or disaster related contamination to a private well or septic system

EXAMPLE



- Why are you here?
- Who are you with?
- I don't trust the government.
- I don't want you taking any pictures.
- Get off my property!
- I heard FEMA was already here. When do I get help?
- How do I know you are who you say you are? There have been looters.
- I'm not interested. Go away.



HOW TO WORK WITH DIFFICULT CLIENTS

- This could be one of the most stressful moments of the disaster survivor's life
- Offer Hope
- Have Empathy
- Take normal safety precautions
 - Wear identifiable/reflective material
 - Work in pairs/teams
- The culture of the disaster survivor may require a different approach
 - Amish communities may have rules regarding who can talk to who
- If you feel you are in danger, extricate yourself from the situation
- Do you need law enforcement to support your damage assessments?



QUESTIONS?

Vincent Grahovac
Individual Assistance Program Manager
vgrahovac@dhs.in.gov
317-233-6507

Larry Cassagne
Hazard Mitigation & Recovery Director
lcassagne@dhs.in.gov
317-234-4232

THE END

