

## Phase 1: Initial Estimates

Develop an initial overview of the extent of damage and costs to properties in the most severely impacted areas. This is a preliminary estimate derived by asking knowledgeable local officials to estimate the number of properties damaged, prior to performing any door-to-door or field assessment. This type of overview helps local officials begin to quantify the extent of damages and it provides an initial evaluation that can aid in determining disaster assistance requirements.

The intent of initial estimates is to assemble very general data -- quickly -- without waiting for a formal assessment to be completed. A degree of uncertainty and reliance on unverified or incomplete data is acceptable at this stage.

The objective is to develop an immediate estimate, which includes:

- Estimated number of homes and businesses damaged
- An estimate of the number or percentage of properties that have major damage, versus those with moderate or minor damage

Damage figures will not be available for most properties, but if local officials can estimate dollar losses for a few key residences, it will aid in making judgments about others. Concentrate on primary homes and business structures; evaluate secondary buildings and accessory damages later

The Initial Estimate report might look like the following:

- Major Damage (structural) - 10
- Moderate (damage to first floor living areas, 15 - 25 roof holes, heating, plumbing, etc.)
- Minor (basement flooding and any other 40 - 50 items easily repaired)

It is estimated that one home is destroyed and the average loss to nine others may exceed \$30,000 each. Half of those with moderate damage could average \$15,000 to \$20,000 each, while the others are expected to be less. The estimate for those with minor damage is \$1,000 or \$2,000 each.