



Flood Damage Assessment

Private and Public Property

Troy Assessment Dates

Private Property:

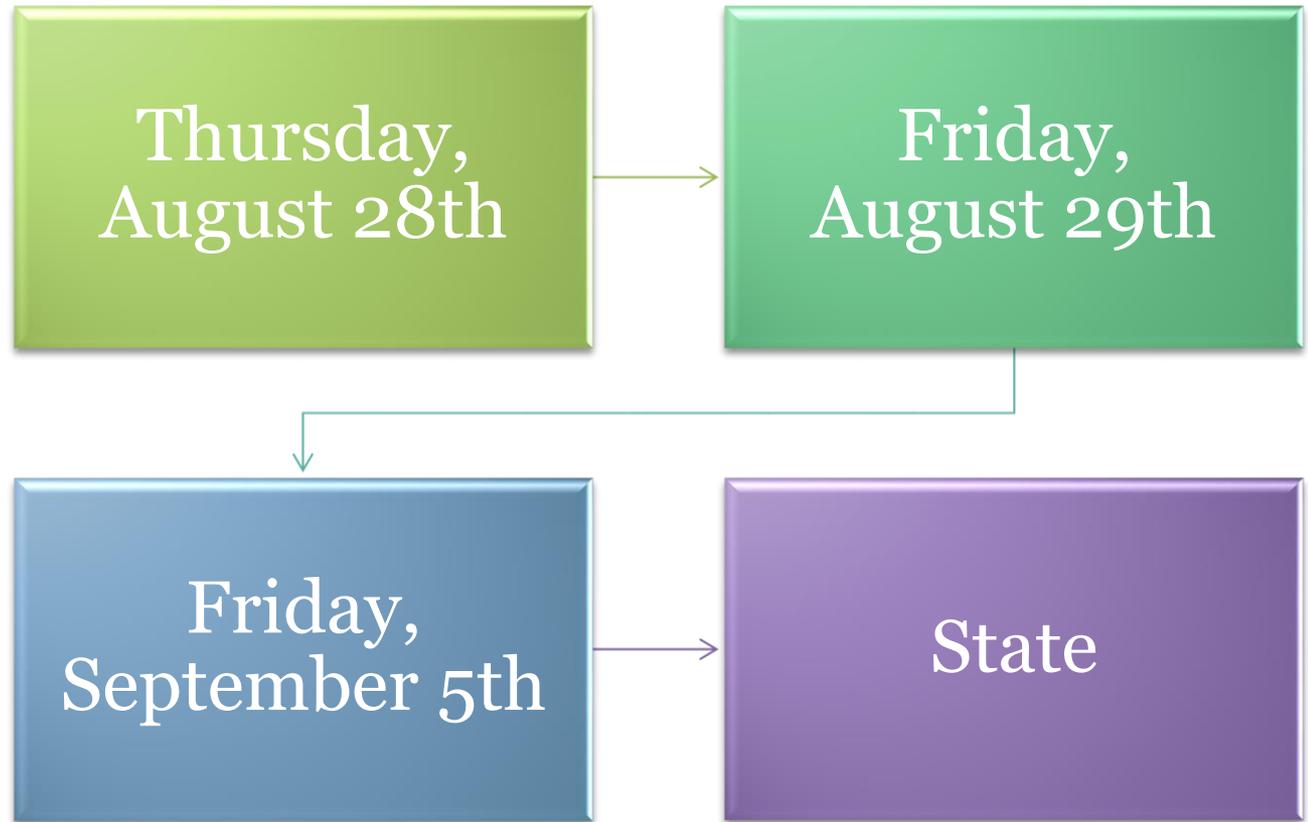
Thursday,
August 28th

Friday,
August 29th

Public Property:

Friday,
September 5th

State



Part 1: Inspections to Private Property



Damage Assessment Team Representatives

- **FEMA**
- **Michigan State Police,
Emergency Management**
- **Small Business
Association**
- **Oakland County
Homeland Security**
- **Local Officials**

City of Troy Local Officials:

- Kristin Dayag, Emergency Management Specialist
- Mitchell Grusnick, Building Official/Code Inspector
- Paul Featherston, SAFEbuilt Building Official
- Paul Evans, Zoning & Compliance Specialist
- Kim Harper, Deputy Assessor
- Colleen Thomas, Appraiser



FEMA Assessment



Section 24
Beaver Trail Subdivision

Section 25
East Morel Subdivision

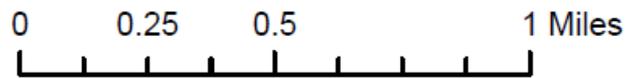
Section 27
Gables of Troy Apartments

Section 35
Panhandle

Section 36
Canterbury Apartments

LEGEND

 Residential Areas Inspected by FEMA





Questions Asked

1. Did your basement flood? How much water?
2. Do you have homeowner insurance? Does it cover flood or sewer back-up?
3. Are there any bedrooms in the basement?
4. How many people occupy the house?
5. Was the furnace or water heater replaced due to flooding?
6. Is household income less than \$20,000?

All single family homes: Affected or Minor



Gables of Troy:
35 Minor, 20 Major

Canterbury:
10 Minor, 10 Major



Damage Classification	Currently Habitable / Useable?	Approximate % of Damage	Flood Depth: Traditional At-Site Built Structure	Flood Depth: Manufactured (Mobile) Home
0 – AFFECTED	Yes; without repairs	Minimal damage; mostly cosmetic	Less than 3 inches of water in occupied or required room	Minor access problems; no damage affecting habitability
1 – MINOR DAMAGE	No; repairs likely to take less than 30 days	< 50% damaged; damaged windows and doors	Three (3) to 18 inches of water in occupied or required room	Water line is below the floor system; skirting or HVAC may be impacted
2 – MAJOR DAMAGE	No; repairs likely to take more than 30 days	≥ 50% damaged; involves structural features affecting strength / safety	Eighteen (18) inches or more of water on the first floor or water that covers electrical outlets	Water impacts the floor system (to include belly board insulation, ductwork, subflooring); water line of up to 12 inches within the living area
3 – DESTROYED	No; permanently uninhabitable	100%; repair costs exceed structure's value	Damage from flood makes structure permanently uninhabitable	Water line higher than 12 inches within the living area; structure frame is bent, twisted, or otherwise compromised; interior compromised by contamination that clean-up is not feasible

US Small Business Administration

Low interest loans for
uninsured losses

Businesses

Homeowners

Renters

Nonprofit
Organizations

Repair or replace:
Damaged or destroyed

Real Estate

Personal Property

Machinery and
Equipment

Inventory and Business
Assets

A Business with 3 facilities on Meijer Drive

- More than \$1 million in damage, with a \$350,000 deductible

Part 2: Inspections to Public Property





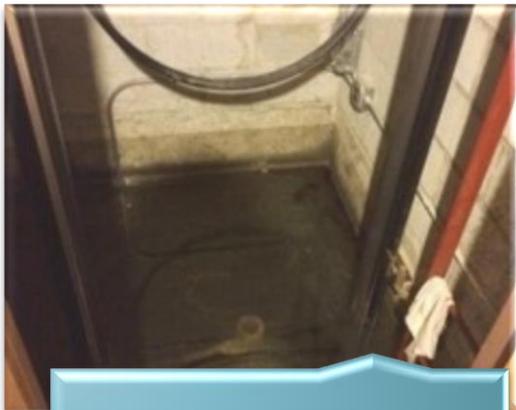
Fire Ladder 4



Police Car



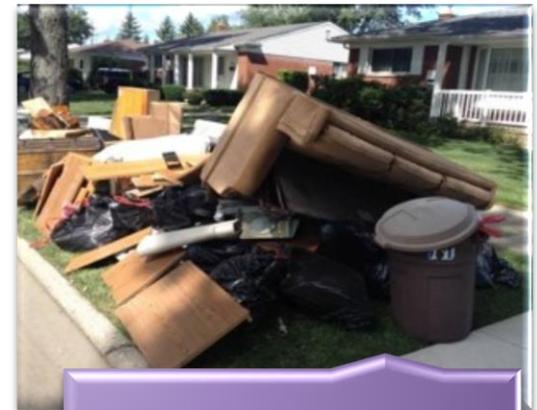
Lift Station



Historic Village



Road Closures



Debris

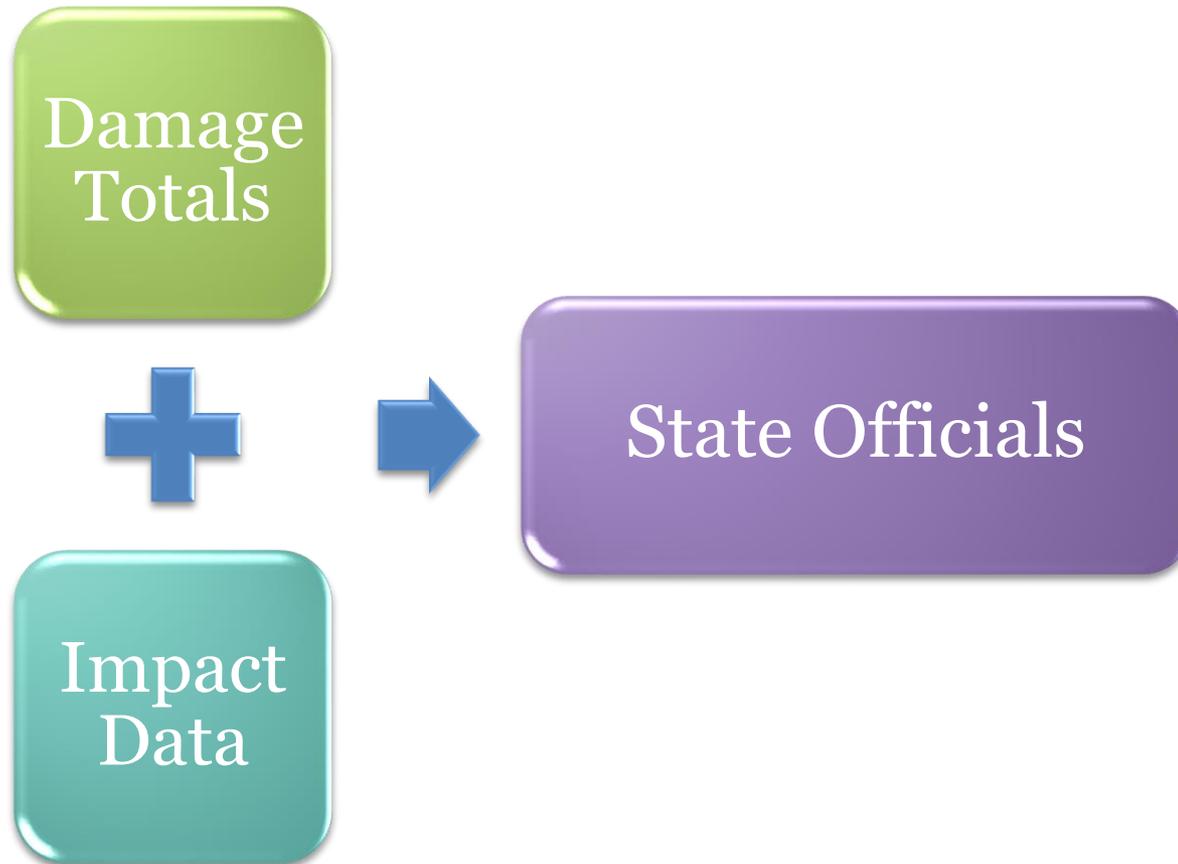
Part I: Private Property (Cumulative Damages)

Property Type	# Destroyed	# Major Damage	# Minor Damage	# Affected	Estimated Dollar Loss	Estimated Insurance %
PERMANENT HOMES						
Single Family Homes	(Line 7a)	(Line 7b)	(Line 7c)	(Line 7d)	(Line 7e) \$	(Line 7f)
Multi-Family Homes	(Line 8a)	(Line 8b)	(Line 8c)	(Line 8d)	(Line 8e) \$	(Line 8f)
Mobile Homes	(Line 9a)	(Line 9b)	(Line 9c)	(Line 9d)	(Line 9e) \$	(Line 9f)
BUSINESSES						
Business / Industry	(Line 10a)	(Line 10b)	(Line 10c)	(Line 10d)	(Line 10e)\$	(Line 10f)
Non-Profit Orgs	(Line 11a)	(Line 11b)	(Line 11c)	(Line 11d)	(Line 11e)\$	(Line 11f)

Part II: Public Property (includes eligible non-profit facilities) (Cumulative Damages)

Type of Property	# of Sites	Estimated Dollar Loss	Insured (%)
Category A (Debris Removal)	(Line 12a)	(Line 12b)\$	(Line 12c)
Category B (Emergency Protective Measures)	(Line 13a)	(Line 13b)\$	(Line 13c)
Category C (Roads and Bridges)	(Line 14a)	(Line 14b)\$	(Line 14c)
Category D (Water Control Facilities)	(Line 15a)	(Line 15b)\$	(Line 15c)
Category E (Public Buildings and Equipment)	(Line 16a)	(Line 16b)\$	(Line 16c)
Category F (Public Utilities)	(Line 17a)	(Line 17b)\$	(Line 17c)
Category G (Parks and Recreation Facilities)	(Line 18a)	(Line 18b)\$	(Line 18c)

Local Process



Governor

FEMA Region V

White House



**DISASTER
OCCURS**

First responders are overwhelmed and request assistance

Local government requests assistance from the state

State is overwhelmed and requests assistance from the federal government

Federal government provides response assistance