

depending on the following factors: Duration of the flood; contaminants in the water; if water line reached outlets; and number of essential living spaces flooded.

MH

- ✓ Structure has been displaced from the foundation, block or piers, and other structural components have been damaged
- ✓ Fifty percent (50%) or more of non-structural components (roof shingles, drywall, and utility hookups) have sustained significant damage.
- ✓ 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

DESTROYED

The structure is a total loss, or damaged to such an extent that repair is not feasible. The structure is permanently uninhabitable.

SF/MF/BIZ

- ✓ Complete failure of 2 or more major structural components (collapse of basement walls, foundation, or roof)
- ✓ The residence has a confirmed imminent danger (impending landslides, mud slides or sinkholes)
- ✓ Only foundation remains
- ✓ Water line at the roofline or higher
- ✓ Complete failure of two or more major structural components (e.g., collapse of basement walls, foundation, walls, or roof).

MH

- ✓ The structure'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.
- ✓ The residence is a total loss, for example: waterline is at the roofline or higher; residence's frame is bent, twisted, or otherwise compromised

Occupancy Types

Owner (O): Legal owner is also the permanent resident.

Renter (R): Legal owner allows a tenant to use the structure as their permanent residence.

Secondary (2nd): Occupied part-time by the legal owner in addition to his or her primary residence (ex. beachfront home, vacation property).

Assistance Types

Insured (INS): The structure is covered by an insurance policy for the type of event which caused the damage.

Low-Income (LO): Occupant has limited resources to assist in their recovery.

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DAMAGE ASSESSMENT TRAINING

DEFINITIONS & GUIDELINES

Structure Types

Single Family (SF): A residential structure designed to host one family, sharing no walls or structural elements with another dwelling.

Multi-Family (MF): A residential structure designed to host more than one family, potentially sharing walls or structural elements with another dwelling.

Mobile Home (MH): A residential structure with no permanent foundation that may be readied for mobile transport.

Business (BIZ): A structure whose sole use is that of a commercial, industrial or professional enterprise.

Damage Levels

Damage levels are set as guidelines by FEMA. All determinations should be based on viewed damages and focus only on disaster-related damage.

INACCESSIBLE

Inaccessible residences are those in which damage to the home cannot be visually verified because of disaster-related loss of access.

- ✓ If you cannot gain access, estimate the number of inaccessible homes.
- ✓ If the damage is viewable, it is preferable to assign the appropriate damage category.
- ✓ If the homes can safely be reached by another route, they should not be considered inaccessible.

AFFECTED

The residence has minimal cosmetic damage to the exterior and/or interior.

SF/MF/BIZ

- ✓ Cosmetic damage such as paint discoloration or loose siding
- ✓ Minimal missing shingles or siding
- ✓ Damage to an attached structure such as a porch, carport, garage, or an outbuilding not for commercial use; gutters; screens; landscaping; retaining walls; or downed trees that do not affect access to the residence
- ✓ Any water line in the crawl space or unfinished basement when essential living space or mechanical components are not damaged or submerged.
- ✓ Damage to a porch, carport, garage, and/or an outbuilding not for commercial use, etc.

MH

- ✓ Structure with cosmetic damages and damage to a porch, carport, garage, and/or an outbuilding
- ✓ No structural components have been damaged
- ✓ No damage affecting the habitability
- ✓ Residences with damage to a porch, carport, garage, and/or an outbuilding not for commercial use, etc.
- ✓ No damage affecting habitability; cosmetic damage only (e.g., skirting is impacted)

MINOR

The residence has sustained a wide range of damage that does not affect structural integrity but could affect habitability.

SF/MF/BIZ

- ✓ Nonstructural damage to roof components over essential living space to include large areas of shingles e.g. 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 (tilting, fallen, cracks or separated 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.
- ✓ Water line at 1 to 3 inches in an essential living space.
- ✓ When water line 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

- ✓ Any water line in a finished basement.

MH

- ✓ Nonstructural components have sustained damage (e.g. windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hook up)
- ✓ Waterline has reached the floor system but has not entered the living space. Ex: bottom board, insulation, or ductwork in the floor system; HVAC
- ✓ No structural damage, and it has not been displaced from the foundation

MAJOR

The residence has sustained significant structural damage, and requires extensive repairs. Structure is not habitable.

SF/MF/BIZ

- ✓ 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 of structural elements of the walls to include framing, sheathing, etc.
- ✓ Failure or partial failure of foundation to include crumbling, bulging, collapsing, horizontal cracks of more than two inches, and shifting of the structure on the foundation of more than 6 inches
- ✓ Water line above 18 inches or the electrical outlets in an essential living space.
- ✓ Water line on the first floor (regardless of depth) of a residence when basement is completely full
- ✓ When water line exceeds 3 inches but is below 18 inches, damage may be major or minor