

Degree of Damage	Definition	Non-Flood Event	Water Level	Flood Event	Habitable
Manufactured Homes					
Inaccessible	Damage to residence 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.	N/A	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.	N/A
Affected	The residence has minimal cosmetic damage only.	<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. 	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. 	Yes
Minor	The residence is damaged and requires minimal repairs to make habitable.	<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. 	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: (1) Bottom board, insulation, or ductwork in the floor system, (2) 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. 	Yes. With minor repairs.
Major	The residence has sustained significant damage and requires extensive repairs.	<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 (50%) or more of non-structural components (e.g., roof shingles, drywall, and utility hookups) have sustained significant damage. 	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. 	No. Extensive repair required.
Destroyed	The residence is a total loss.	<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. 	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. 	No. Structure cannot be repaired.

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Conventionally-Built Structures					
Inaccessible	Damage to residence 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.	N/A	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.	N/A
Affected	The residence has minimal cosmetic damage to the exterior and/or interior.	-Cosmetic damage, such as paint discoloration or loose siding.	In Unfinished Basement	-Waterline in the crawl space or an unfinished basement when essential living spaces or mechanical components are not damaged or submerged.	Yes
		-Minimal missing shingles or siding.		-Damage to a porch, carport, garage, and/or an outbuilding not for commercial use, etc.	
		-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.	- Nonstructural damage to roof components over essential living spaces (e.g., shingles, roof covering, fascia board, soffit, flashing, and skylight).	Below 18 Inches	- Waterline at 1 to 3 inches in an essential living space.	Yes. With minor repairs.
		-Nonstructural damage to the interior wall components, to include drywall and insulation.		- 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, contaminants in the water, if waterline reached electrical outlets, and number of essential living spaces flooded.	
		-Nonstructural damage to exterior components.		- Waterline in a finished basement.	
		-Multiple small vertical cracks in the foundation.		- Damage to mechanical components (e.g., furnace, boiler, water heater, heating, ventilating, and air conditioning (HVAC), etc.)	
		-Damage to chimney (i.e., tilting, falling, cracking, or separating from the residence).		'- Damage or disaster-related contamination to a private well or septic system.	
		- Damage to mechanical components (e.g., furnace, boiler, water heater, HVAC, etc.).			
		- Damage or disaster-related contamination to a private well or septic system.			
Major	The residence has sustained significant structural damage and requires extensive repairs.	- Failure or partial failure to structural elements of the roof over essential living spaces to include rafters, ceiling joists, ridge boards, etc.	Above 18 Inches	- Waterline above 18 inches or the electrical outlets in an essential living space.	No. Extensive repair required.
		- Failure or partial failure to structural elements of the walls, to include framing, etc.		- Waterline on the first floor (regardless of depth) of a residence when basement is completely full.	
		- 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.		- 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, contaminants in the water, if waterline reached outlets, and number of essential living spaces flooded.	
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).	- Only foundation remains.	Above Roofline	- Waterline at the roofline or higher, or	No. Structure cannot be repaired.
		-Complete failure of two or more major structural components (e.g., collapse of basement walls, foundation, walls, or roof).		- 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).			