

Degree of Damage Guideline

Assessment Teams are encouraged to photograph homes evaluated as **Major** or **Destroyed**.

Flood Water Depth Chart

Damage Level	Conventionally Built Structure	Manufactured Home
Affected	Waterline in the crawl space or an unfinished basement when essential living spaces or mechanical components are not damaged or submerged.	No damage affecting habitability, cosmetic damages only.
Minor	Waterline at 1" to 3" in an essential living space. <i>When waterline exceeds 3" but is below 18", 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.</i>	When the waterline has reached the floor system but has not entered the living space of the unit.
Major	Waterline above 18" or the electrical outlets in an essential living space.	Water has covered the floor system and entered the living space of the unit but is still below the roofline.
Destroyed	Waterline at the roofline or higher, or complete failure of two or more major structural components.	The residence is a total loss, for example: Waterline is at the roofline or higher; Residence's frame is bent, twisted, or otherwise compromised.

Flood-Specific Notes

- 💧 Water Depths only applicable to living areas (i.e.: No crawl spaces or uninhabited basements)
- 💧 If standing water for more than 24 hours in living area, increase one level of damage
- 💧 If contaminated water in living area, increase one level of damage and identify contaminant
- 💧 As a rule of thumb, if water did not reach electrical outlets and flooring is sound, then this is minor or affected damage



Inaccessible: Conventionally Built Structures and Manufactured Homes



Homes located on a flooded road are generally counted as inaccessible.

For those residences that have damage that can be clearly viewed from a safe vantage point, a damage level should also be assigned.

This group includes homes that are inaccessible by reasonable means, due to disaster-related loss of access (e.g. bridge out, road flooded or blocked by landslide, mudslide, severe erosion, washed out, etc.)

If the homes can safely be reached by another route, they should not be considered inaccessible.

Destroyed: Conventionally Built Structures

NOTE: One photo per dwelling is requested in this category.

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

Any of the following factors may constitute a status of destroyed:

- Complete failure of two or more major structural components - e.g. collapse of basement walls, foundation, load-bearing walls, or roof
- Only foundation remains
- A residence that is in imminent threat of collapse because of disaster-related damage or confirmed imminent danger - e.g. impending landslides, mudslides, or sinkholes.



The foundation and two or more walls of this residence have failed.



This residence has collapsed.



The roof and walls of this home have been compromised and it is off its foundation.

Destroyed: Manufactured Homes

NOTE: One photo per dwelling is requested in this category.

The residence is a total loss. Any one of the following factors may constitute a status of destroyed regardless of the cause of damage due by disaster:

- The residence's frame is bent, twisted, or otherwise compromised
- The residence is missing the roof covering and the structural ribbing has collapsed for the majority of the roof system



The manufactured home is missing the roof and at least two walls.



The frame of the manufactured home has been bent.



This manufactured home is missing the roof covering, and at least one wall has been compromised.

Major: Conventionally Built Structures

Note: One photo per dwelling is requested in this category.

A residence may be categorized as having major damage when it has sustained significant structural damage and requires extensive repairs. Some examples of major damage include:

- 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, sheathing, 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.
- Residences with a water line above 18 inches or the electrical outlets in an essential space, or a water line on the first floor (regardless of depth) when basement is completely full.



Based on this view, at least 12 units should be classified as having major damage. All units in an apartment building will not necessarily have the same damage level.



The visible water line on the residence is higher than 18 inches on the first floor.



The structural elements of this wall have failed.

Major: Manufactured Homes

NOTE: One photo per dwelling is requested in this category

The residence has sustained structural or significant damage that requires extensive repairs. Any one of the following may constitute major damage:

- The residence has been displaced from the foundation, block or piers, and other structural components have been damaged
- Water has covered the floor system and entered the living space of the unit but is still below the roofline



Although much of the roof is missing, the structural ribbing of the roof system is still intact.



Visible water line above the floor system.

Minor: Conventionally Built Structures

Minor damage encompasses a wide range of damage that **does not** affect the structural integrity of the residence. Some examples of minor damage include:

- 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, insulation; exterior components to include house wrap, missing doors, broken window framings; or substantial loss of exterior covering, such as missing siding, vinyl, stucco, etc.
- Multiple small vertical cracks in the foundation
- Damage to chimney to include, tilting, fallen, cracks, or separated from the residence
- Damage to or submersion of mechanical components, e.g. furnace, boiler, water heater, HVAC, electrical panel, pressure tanks or well pressure switch, etc.
- Water line is 1 to 3 inches in an essential living space
- Damage or disaster related contamination to a private well or septic system



This residence has nonstructural damage to the roof and broken windows.



The roof on this residence has been tarp covered after it lost some shingles.

Minor: Manufactured Homes

The residence is damaged and requires minimal repairs. Some of the items that determine minor damage are listed below:

- There is no structural damage to the residence and it has not been displaced from the foundation
- 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 of the unit
- HVAC interior mechanical unit is impacted



A portion of the roof has been damaged.



The visible water line is below the floor system.



Nonstructural components of one wall have sustained damage.

Affected: Conventionally Built Structures

This category includes residences with minimal damage to the exterior of the home and non-essential basements. Residents can remain in the structure. Some examples of affected damage include:

- Partial missing shingles or siding (non-continuous/sporadic), home kept roof structure intact
- Cosmetic damage such as paint discoloration or loose siding
- Broken screens, gutter damage and debris
- Damage to an outbuilding (detached from the home)
- Damage to an attached structure such as a porch, screen enclosure, carport, garage, or outbuilding not for commercial use
- Damage to landscaping, retaining walls, or downed trees that do not affect access to the residence or has not collapsed into 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 this soffit represents nonstructural damage to the roof.



Only an outbuilding has sustained damage.



The residence has gutter and roof damage. The tree does not impact the damage level of the home.

Affected: Manufactured Homes

This category includes residences with cosmetic damage only. It also applies to residences with damage to a porch, carport, garage, and/or an outbuilding.



The only damage to this manufactured home is the missing skirting.



There is no visible water line and only skirting is missing or bent.