

Category	Non-Flood Event	Flood Event	Habitable
Conventional Structures & Manufactured Homes:			
Inaccessible	<ul style="list-style-type: none"> · By reasonable means due to disaster-related loss of access (bridge out; impassable/flooded/blocked roads by landslide, mudslide, severe erosion, washed out, etc.) · A damage category may be assigned if damage can be clearly viewed from a safe distance · Uninhabitable apartment units due to damage(s) on the lower floors · Can safely be reached by another route is not considered. * Finished Basement: contains essential rooms (bathrooms, occupied bedrooms, kitchen and/or living room) 	<ul style="list-style-type: none"> · By reasonable means due to disaster-related loss of access (bridge out; impassable/flooded/blocked roads by landslide, mudslide, severe erosion, washed out, etc.) · A damage category may be assigned if damage can be clearly viewed from a safe distance · Uninhabitable apartment units due to damage(s) on the lower floors · Can safely be reached by another route is not considered. * Finished Basement: contains essential rooms (bathrooms, occupied bedrooms, kitchen and/or living room) 	N/A
Conventional Structures:			
Affected	<ul style="list-style-type: none"> · Intermittent shingle damage or missing siding (non-continuous/sporadic), but roof structure is intact · Cosmetic damage (paint, dis-coloration, loose siding, screens, gutters, debris, etc.) · Damage to an attached structure (a porch, carport, garage, or an outbuilding not for commercial use) · Damage to landscaping, retaining walls, or downed trees that do not effect access to the residence or has not collapsed into the structure 	<ul style="list-style-type: none"> · Minor access problem · Any water line in the crawl space or basement when essential living space or components are not damaged or submerged 	Yes
Minor	<ul style="list-style-type: none"> · Nonstructural damage to roof components over essential living space and large areas of shingles, fascia board, soffit, flashing and skylight · Nonstructural damage to the interior wall components (drywall & insulation) and exterior components (house wrap, missing doors, broken window framing, or substantial loss of exterior · Multiple small vertical cracks in the foundation · Damage to chimney (tilting, fallen, cracks or detached) 	<ul style="list-style-type: none"> · Damage to or submersion of mechanical components (furnace, boiler, water heater, HVAC, electrical panel, pressure tanks or well pressure switch, etc.) · Water line up to 18 inches in an essential living space. · Damage/contamination to a private well or septic system 	Yes, with minor repairs
Major	<ul style="list-style-type: none"> · Failure or partial failure to structural roof elements: rafters, ceiling joist, ridge boards, etc. · Failure or Partial failure to structural wall elements: 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 6 inches 	<ul style="list-style-type: none"> · Residences with a 18 inches water line above the floor in an essential living space, a water line above the electrical outlets, or a waterline on the first floor when a basement is completely full 	No, extensive repair is required

Destroyed	<ul style="list-style-type: none"> · Complete failure of 2 or more major structural components (collapse of basement walls, foundation, roof system, or load-bearing walls) · A residence that is imminent threat of collapse because of disaster-related damage or confirmed imminent danger (impending landslides, mud slides or sinkholes) · Only foundation remains 	<ul style="list-style-type: none"> · Complete failure of 2 or more major structural components (collapse of basement walls, foundation, roof system, or load-bearing walls) · A residence that is imminent threat of collapse because of disaster-related damage or confirmed imminent danger (impending landslides, mud slides or sinkholes) · Only foundation remains 	No, structure can't be repaired
Manufactured Homes:			
Affected	<ul style="list-style-type: none"> · Residence with cosmetic damage and damage to a porch, carport, garage, or an outbuilding · No Structural components of the dwelling have been damaged · No damage affecting the habitability 	<ul style="list-style-type: none"> · Access problems, no water touched the unit 	Yes
Minor	<ul style="list-style-type: none"> · Nonstructural components have sustained damage-e.g. windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hook up 	<ul style="list-style-type: none"> · HVAC is impacted · Water line is below the floor system 	Yes, with minor repairs
Major	<ul style="list-style-type: none"> · The residence has been displaced from the foundation, block or piers, and other structural components have been damaged 	<ul style="list-style-type: none"> · Water has come into contact with the floor system to include belly board insulation, ductwork, and subflooring 	No, extensive repair is required
Destroyed	<ul style="list-style-type: none"> · 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 		No, structure can't be repaired