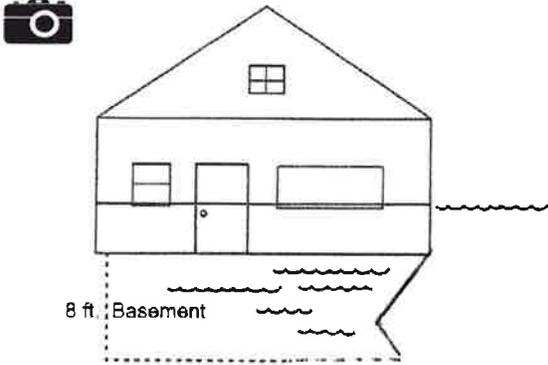


FLOOD DAMAGE: SINGLE FAMILY DWELLING

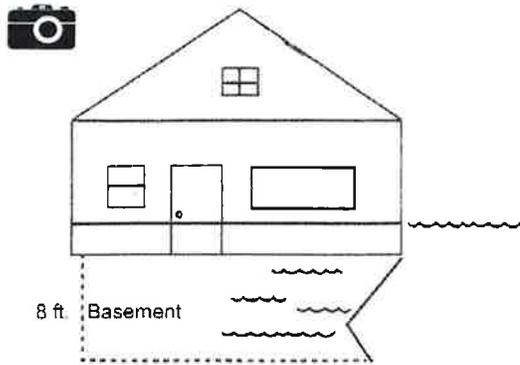


Examples:

- Complete failure of 2 or more major structural components (i.e. collapse of basement walls/foundation, walls or roof)
- Total loss; not repairable

DESTROYED

FLOOD DAMAGE: SINGLE FAMILY DWELLING

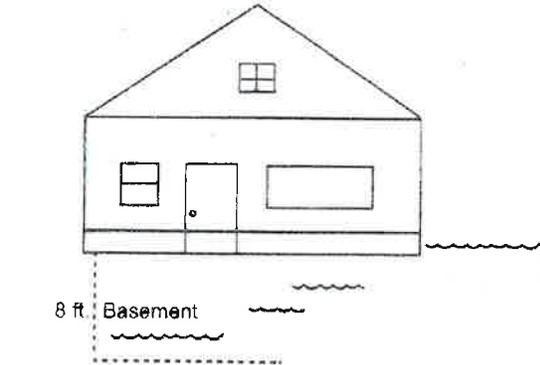


Examples:

- Waterline above 18 inches in an essential living area.
- Waterline above the electrical outlets.
- A waterline on the first floor when the basement is full.
- ****Note: For SBA purposes, a collapsed basement wall(s) is considered minor damage.**

MAJOR

FLOOD DAMAGE: SINGLE FAMILY DWELLING

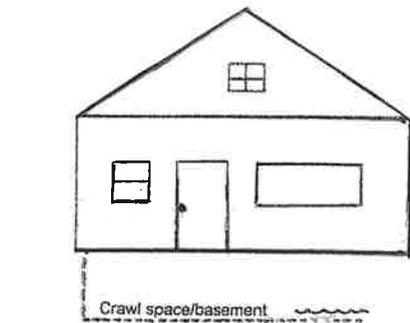


Examples:

- Waterline up to 18 inches in an essential living space.
- Damage to mechanical components (e.g. furnace, water heater, HVAC)
- Damage or disaster-related contamination to private well or septic system.

MINOR

FLOOD DAMAGE: SINGLE FAMILY DWELLING

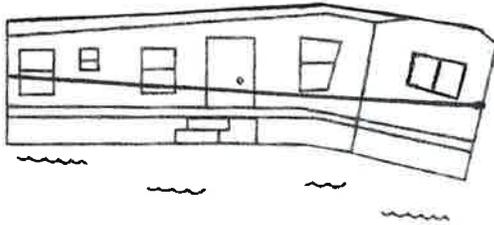


Examples:

- Any waterline in the crawl space or basement when the essential living space or mechanical components are not damaged or submerged.
- Minimal damage to the exterior and/or contents of the home.

AFFECTED

FLOOD DAMAGE: MOBILE HOME

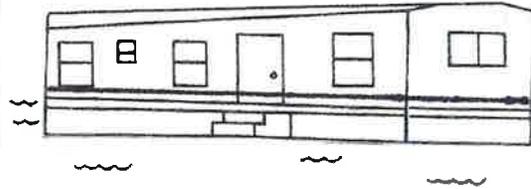


Examples:

- Frame bent or twisted or otherwise compromised.
- Total loss; repairs are not economically feasible.

DESTROYED

FLOOD DAMAGE: MOBILE HOME

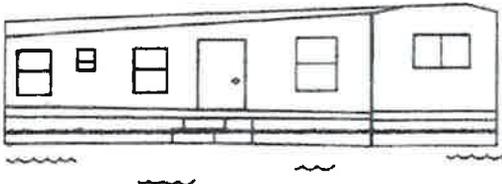


Examples:

- Water has come into contact with the floor system (to include bottom board insulation, ductwork and subflooring).
- Displaced from foundation, piers or blocks and other structural components have been damaged.
- Requires extensive repairs.

MAJOR

FLOOD DAMAGE: MOBILE HOME

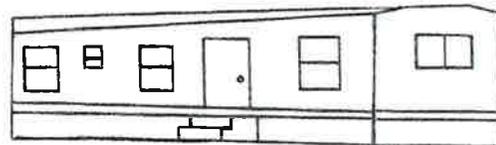


Examples:

- Waterline is below the floor system.
- Skirting or HVAC is impacted.
- There is no structural damage and it has not been displaced from the foundation.
- Requires minimal repair.

MINOR

FLOOD DAMAGE: MOBILE HOME

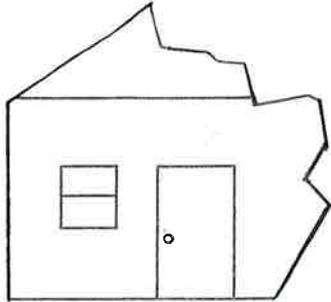


Examples:

- No damage affecting habitability.
- Cosmetic damage only
- Flood damage to a porch, carport, garage, and/or an outbuilding.

AFFECTED

WIND DAMAGE: SINGLE FAMILY DWELLING

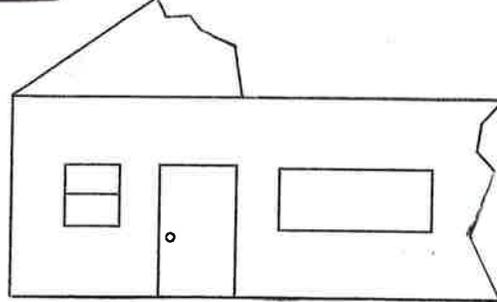


Examples:

- Failure or partial failure of 2 or more major structural components (i.e. collapse of roof, load-bearing walls, basement walls and/or foundation.)
- Only the foundation remains.
- A residence that is in imminent threat of collapse due to impending landslide, mudslide, or sinkhole.
- Total loss; not repairable.

DESTROYED

WIND DAMAGE: SINGLE FAMILY DWELLING



Examples of failure or partial failure to structural elements:

- Roof to include rafters, ceiling joists, ridge boards, etc. Clearly lifted roof.
- Walls to include framing, sheathing, etc.
- Foundation to include bulging, collapsing, etc. Shifting of the residence on the foundation of more than 6 inches.
- Significant structural damage; requires extensive repairs.

MAJOR

WIND DAMAGE: SINGLE FAMILY DWELLING

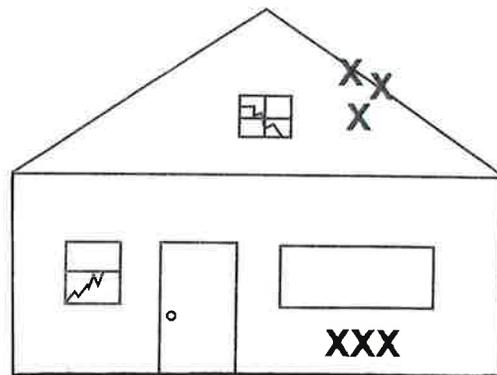


Examples of non-structural damage:

- Roof components to include large area of shingles; roof covering, fascia, soffit, flashing, etc.
- Exterior components to include substantial loss of siding, broken window frames, missing doors; damage to chimney.
- Interior wall components to include drywall and insulation.

MINOR

WIND DAMAGE: SINGLE FAMILY DWELLING

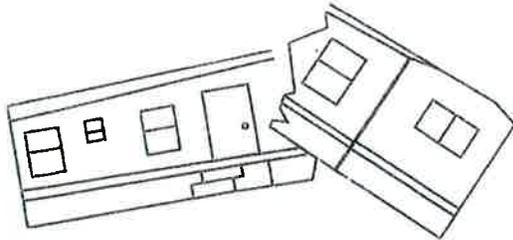


Examples:

- Minimal damage to exterior (i.e. some shingle damage, dents in siding, cracked window(s)), broken screens, etc.).
- Damage to porch, carport, garage, and/or outbuilding.
- Cosmetic damage

AFFECTED

WIND DAMAGE: MOBILE HOME

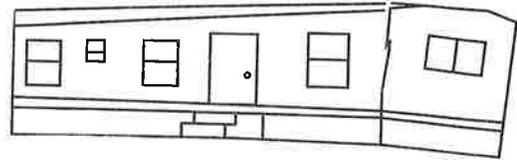


Examples:

- Frame is bent, twisted or otherwise compromised.
- Roof covering is missing and the structural ribbing has collapsed for the majority of the roof system.
- Total loss; not repairable.

DESTROYED

WIND DAMAGE: MOBILE HOME

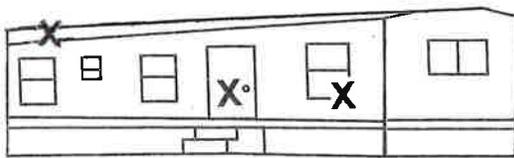


Examples:

- Significant damage to structural components.
- Displaced from foundation, block or piers, and other structural components have been damaged.
- Requires extensive repairs.

MAJOR

WIND DAMAGE: MOBILE HOME

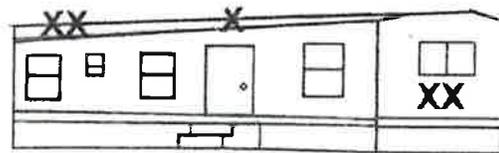


Examples:

- Non-structural components have sustained damage (i.e. windows, doors, roof, wall coverings, bottom board insulation, ductwork, and/or utility hook-up).
- Requires minimal repairs.

MINOR

WIND DAMAGE: MOBILE HOME



Examples:

- Cosmetic damage (i.e. minor dents to roof or siding).
- No damage to structural components.
- Damage to a porch, carport, garage and/or an outbuilding.

AFFECTED