FLOOD DAMAGE: SINGLE FAMILY DWELLING

DESTROYED

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

MAJOR

- 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.**

MINOR

- 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.

AFFECTED

- 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.
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.

DESTRUCTED

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

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
**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**

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

**MAJOR**

**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**

**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**