

Damage Assessment Matrix for Conventionally Built Homes

| Category of Damage | Definition | Flood Examples | Non-Flood Examples |
|--------------------|---|---|---|
| Affected | Residences with minimal damage to the exterior and/or contents of the home. | <ul style="list-style-type: none"> Any water line in the crawl space or basement when essential living space or mechanical components are not damaged or submerged | <ul style="list-style-type: none"> Partial missing shingles or siding. Cosmetic damage such as paint discoloration or loose siding. Broken screens. Gutter damage and debris. Damage to an attached structure such as a porch, carport, garage, or outbuilding not for commercial use. Damage to landscaping, retaining walls, or downed trees that do not affect access to the residence. |
| Minor | Encompasses a wide range of damage that does not affect the structural integrity of the residence. | <ul style="list-style-type: none"> Water line up to 18 inches in an essential living space. Damage to mechanical components (e.g. furnace, boiler, water heater, HVAC, etc.). | <ul style="list-style-type: none"> Nonstructural damage to roof components over essential living space to include shingles e.g. roof covering, fascia board, soffit, flashing, and skylight. Non structural damage to the interior wall components to include drywall, insulation Non structural damage to exterior components Multiple small vertical cracks in the foundation. Damage to chimney to include, tilting, fallen, cracks, or separated from the residence. 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 | A residence may be categorized as having major damage when it has sustained significant structural damage and requires extensive repairs. | <ul style="list-style-type: none"> Essential living space (rooms required for occupancy of the home e.g., occupied bedroom when no vacant bedrooms are located on another floor, sole kitchen, sole living room, bathroom required for occupied bedroom): Water level 18 inches or greater and damage to mechanical components or electrical utilities such as main electrical panel; and failure or partial failure to structural walls, foundation, or support structures. Non-essential space (unfinished basements, storage space, recreational or common areas): Failure or partial failure to structural walls, foundation, or support structures; and severe damage to or complete failure of mechanical components or electrical utilities (such as main electrical panel) due to water level. | <ul style="list-style-type: none"> Failure or partial failure to structural elements of the roof over required rooms 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. |
| Destroyed | The residence is a total loss, or damaged to such an extent that repair is not feasible. | <ul style="list-style-type: none"> Complete failure of two or more major structural components (e.g., collapse of basement walls, foundation, walls, or roof). | <ul style="list-style-type: none"> Only foundation remains. A residence that will require immediate demolition or removal because of disaster-related damage or confirmed imminent danger (e.g., impending landslides, mudslides, or sinkholes). |

Clarified by HQ 06/26/2018

Appendix E: IA Damage Assessment Matrix

Assessment Matrix for Manufactured Homes

| Degree of Damage | Definition | For Flood Damage | For Damage Other Than Flood (e.g., Wind Driven Rain, Earthquake) |
|------------------|--|---|--|
| Affected | This category includes residences with cosmetic damage only. It also applies to residences with damage to a porch, carport, garage, and/or an outbuilding not for commercial use, etc. | <ul style="list-style-type: none"> No damage affecting habitability; cosmetic damage only. | The dwelling's frame is not bent, twisted, or otherwise compromised. <u>No structural components of the dwelling have been damaged</u> (e.g., windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hook up). |
| Minor | The residence is damaged and requires minimal repairs. | <ul style="list-style-type: none"> Water line is below the floor system. Skirting or HVAC is impacted. There is no structural damage to the residence and it has not been displaced from the foundation. | <ul style="list-style-type: none"> 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. Skirting or HVAC is impacted. |
| Major | The residence has sustained structural or significant damage that require extensive repairs. | <ul style="list-style-type: none"> Water has come into contact with the floor system. The residence has been displaced from the foundation, block or piers and other structural components have been damaged. | <ul style="list-style-type: none"> The residence has been displaced from the foundation, block or piers and other structural components have been damaged. |
| Destroyed | The residence is a total loss. | <ul style="list-style-type: none"> The residence's frame is bent, twisted, or otherwise compromised Complete failure of two or more major structural components. | <ul style="list-style-type: none"> The residence's frame is bent, twisted, or otherwise compromised. The residence is missing the roof covering or the structural ribbing has collapsed for the majority of the roof system. |

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