

## Single-Family and Apartment Structure Criteria

<p style="text-align: center;"><b>DESTROYED</b></p> <p><i>Home is a total loss</i></p> <p><b>Single Family/Apartment Criteria</b></p> <ul style="list-style-type: none"> <li>• Waterline at the roofline or higher or complete failure of two or more major structural components (e.g., collapse of basement walls, foundation, walls, or roof)</li> <li>• Only foundation remains</li> <li>• Residence has a confirmed imminent danger (e.g., impending landslides, mudslides, or sinkholes)</li> </ul>	<p style="text-align: center;"><b>MAJOR</b></p> <p><i>Home with structural damage or other significant damage that requires extensive repairs</i></p> <p><b>Single-Family/Apartment Criteria</b></p> <ul style="list-style-type: none"> <li>• Waterline above 18" or the electrical outlets in an essential living space*</li> <li>• Waterline on first floor (regardless of depth) of a residence when basement is completely full</li> <li>• Failure or partial failure of structural elements of the roof over essential living spaces*, to include rafters, ceiling joists, ridge boards, etc., or structural elements of the walls to include framing, etc.</li> <li>• Failure or partial failure of foundation, to include crumbling, bulging, collapsing, horizontal cracks of more than 2", and shifting of the residence on the foundation of more than 6"</li> </ul>
<p style="text-align: center;"><b>MINOR</b></p> <p><i>Home with repairable non-structural damage</i></p> <p><b>Single-Family/Apartment Criteria</b></p> <ul style="list-style-type: none"> <li>• Waterline at 1-3" in an essential living space*</li> <li>• When waterline exceeds 3" but is below 18", damage may be minor or major, depending on duration of flood; contaminates in the water; if waterline reached outlets; and number of essential living spaces* flooded</li> <li>• Any waterline in a finished basement</li> <li>• Nonstructural damage to roof components over essential living spaces* (e.g. shingles, roof covering, fascia board, soffit, flashing, skylight)</li> <li>• Nonstructural damage to interior wall components, to include drywall and insulation</li> <li>• Nonstructural damage to exterior components</li> <li>• Multiple small vertical cracks in the foundation</li> <li>• Damage to chimney (e.g., tilting, falling, cracking, or separating from residence)</li> <li>• Damage to mechanical components (e.g., furnace, boiler, water heater, HVAC, etc.)</li> <li>• Damage or disaster-related contamination to private well or septic system</li> </ul>	<p style="text-align: center;"><b>AFFECTED</b></p> <p><i>Home considered affected if damage is mostly cosmetic</i></p> <p><b>Single-Family/Apartment Criteria</b></p> <ul style="list-style-type: none"> <li>• Any waterline in the crawl space or an unfinished basement when essential living space* or mechanical components are not damaged or submerged</li> <li>• Cosmetic damage (paint discoloration or loose siding)</li> <li>• Minimal missing shingles or siding</li> <li>• Damage to an attached structure (e.g., porch, carport, garage, or outbuilding not for commercial use), gutters, screens, landscaping retaining walls, or downed trees that do not affect access to the residence</li> </ul>

## Manufactured Home Structure Criteria

<p style="text-align: center;"><b>DESTROYED</b></p> <p><i>Home is a total loss</i></p> <p><b>Manufactured Home Criteria</b></p> <ul style="list-style-type: none"> <li>• Residence is a total loss (e.g., waterline is at the roofline or higher; residence’s frame is bent, twisted, or otherwise compromised)</li> <li>• Majority of the structural framing of the roof or walls has been compromised, exposing the interior</li> </ul>	<p style="text-align: center;"><b>MAJOR</b></p> <p><i>Home with structural damage or other significant damage that requires extensive repairs</i></p> <p><b>Manufactured Home Criteria</b></p> <ul style="list-style-type: none"> <li>• Water has covered the floor system and entered the living space of the unit, but is still below the roofline</li> <li>• Residence has been displaced from the foundation, block, or piers, and other structural components have been damaged</li> <li>• 50% or more of nonstructural components have sustained significant damage (e.g., roof, walls, utilities)</li> </ul>
<p style="text-align: center;"><b>MINOR</b></p> <p><i>Home with repairable non-structural damage</i></p> <p><b>Manufactured Home Criteria</b></p> <ul style="list-style-type: none"> <li>• Waterline has reached the floor system but has not entered living space of the unit (e.g., damage to bottom board, insulation or ductwork in the floor system, HVAC is impacted)</li> <li>• No structural damage to the residence, and it has not been displaced from the foundation</li> <li>• Some nonstructural components have sustained damage (e.g., windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hookups)</li> </ul>	<p style="text-align: center;"><b>AFFECTED</b></p> <p><i>Home considered affected if damage is mostly cosmetic</i></p> <p><b>Manufactured Home Criteria</b></p> <ul style="list-style-type: none"> <li>• Residences with damage to a porch, carport, garage, and/or outbuilding not for commercial use, etc.</li> <li>• No damage affecting habitability, cosmetic damage only (e.g., skirting is impacted)</li> </ul>
<p><b>Other Damage Assessment Terms and Criteria</b></p>	
<p style="text-align: center;"><b>INACCESSIBLE AREAS</b></p> <p>Homes are inaccessible if damage to the home cannot be visually verified because of disaster-related loss of access (e.g., flood waters are blocking access to residences by covering, washing out, or destroying roads, bridges, or access routes; or damage to homes cannot be visually verified because of debris from landslides, mudslides, severe soil erosion, or blowdown that is blocking access by disrupting or destroying roads, bridges, or access routes.)</p>	

\* **Essential living space** – An essential living space is a room within a home that serves the function of a bedroom, bathroom, kitchen, and/or living room that is regularly occupied or used by one or more members of the household and requires repair to bring its functionality back to the home (e.g., kitchens are considered essential as long as there is not another undamaged kitchen in the home).