

Quick Reference Guide for Individual Assistance Preliminary Damage Assessment

Category of Damage	Definition	Flood Examples	Tornado Examples
Affected	This category includes dwellings with minimal damage to structure and/or contents and the home is habitable without repairs.	Affected homes have minimal flooding with less than 3 inches of water in an occupied or required room.	Minimal damage to structure and home is habitable without repairs.
Minor	<p>Minor damage exists when the home is damaged and uninhabitable, but may be made habitable in less than 30 days. Some of the items that determine minor damage are listed below:</p> <ul style="list-style-type: none"> • Windows or doors unsecured (damaged) • Damage to mechanical components (i.e. furnace, water heater, HVAC, etc.) 	Three to eighteen inches of water in an occupied or required room Damage, or disaster related contamination, to private well or septic system.	Windows or doors unsecured (damaged) May be made habitable in less than 30 days.
Major	<p>Major damage exists when the home has sustained structural or significant damages, is uninhabitable and requires extensive repairs. Any one of the following may constitute major damage:</p> <ul style="list-style-type: none"> • Failure of structural elements of the residence (e.g., walls, roof, floors, foundation, etc.) that are repairable • Damage to dwelling that will take more than 30 days to repair (not to include contractor delays or availability of materials) 	Eighteen inches or more of water on the first floor or water that covers electrical outlets Homes with a basement may be considered for major damage if the water level has compromised the structural integrity of the home	Substantial roofing elements damaged or missing (e.g., roof decking, trusses/framing), damage to windows, doors, exterior walls, interior wind damage, rain/water damage, extensive debris and utility problems. Damage to dwelling that will take more than 30 days to repair (not to include contractor delays or availability of materials)
Destroyed	<p>Destroyed means the structure is a total loss. Any one of the following may constitute a status of destroyed:</p> <ul style="list-style-type: none"> • Structure is permanently uninhabitable • Complete failure of two or more major structural components (e.g., collapse of basement walls/foundation, walls, or roof) • Condemned structure that will require demolition or removal by local or government because of disaster-related health and safety concerns • An unaffected structure that will require removal or demolition by local or county government because of a confirmed imminent danger (e.g., impending landslides, mudslides, or sinkholes) 	Complete failure of two or more major structural components (e.g., collapse of basement walls/foundation, walls, or roof) (for instance, pushed off the foundation).	Only foundation remains or two or more walls destroyed and roof substantially damaged or destroyed

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Guidelines for Determining Damage to Manufactured Homes			
Degree of Damage	Definition	For Flood Damage	For Damages Other Than Flood (i.e. Wind Driven Rain, Earthquake)
Affected	The structure has minimal damage; dwelling is habitable without repairs.	No damages affecting habitability; cosmetic damages only.	The dwelling's frame is not bent, twisted, or otherwise compromised. No structural components of the dwelling have been damaged (i.e., windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hook up).
Minor	The structure is damaged and uninhabitable, but may be made habitable in a short period of time with minimal home repairs. The dwelling has some damage, but can be used without significant repair (repairable).	Water line is below the floor system. In general, skirting or HVAC may be impacted.	The dwelling's frame is not bent, twisted, or otherwise compromised; however, there is minor structural damage (e.g., it has not been displaced from the foundation). Other structural components may have sustained minor damage (i.e., windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hook up).
Major	The structure has sustained structural or significant damages; uninhabitable dwelling that requires extensive repairs. The dwelling is unusable in its current condition and cannot be made habitable in a short period of time.	Water that impacts the floor system (to include belly board insulation, ductwork, subflooring) or a water line of up to 12 inches within the living area would equate to a major designation.	The dwelling's frame is not bent, twisted, or otherwise compromised; however, there is more than minor structural damage (e.g., it has been displaced from the foundation) and other structural components have been damaged (i.e., windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hook up).
Destroyed	The structure is a total loss; There is no value associated with the structure except for its basic material content (scrap).	A water line higher than 12 inches would equate to a destroyed designation. To be otherwise designated as destroyed, the dwelling's frame must be bent, twisted, or otherwise compromised. The dwelling interior must be so compromised by contamination that clean up is infeasible.	The dwelling's frame must be bent, twisted, or otherwise compromised. The dwelling must be missing the roof or has sustained significant damage to the roof covering, sheathing, and framing.

* Definitions taken from entitled " Preliminary Damage Assessment for Individual Assistance Operations Manual (9327.2-PR) dated July 18,2012

Last Reviewed: July 2012

Region V