

## Number of Homes Impacted and Degree of Damage

In order to standardize damage assessment vocabulary, FEMA has established four categories to describe damage to homes; Destroyed, Major, Minor, and Affected with an Inaccessible category for the homes that cannot be reached for assessment. When assigning damage levels, it is important to recognize that FEMA assistance is not intended to restore damaged property to its pre-disaster condition but rather to provide survivors with a safe, sanitary and functional dwelling from which they can continue their recovery. The damage categories defined below closely correlate to assistance available through FEMA's IHP. They are not intended to align with other types of local assessments such as red or yellow tagging of damaged homes. FEMA's damage levels and criteria should be used for all damage assessment information reported to FEMA and should be assigned to residences independently of other assessments that may be necessary at the local or State or Tribal level.

Surveys conducted to assess damage to individual homes should be conducted quickly and focus on collecting the observable information necessary to assign a final damage level

All determinations should be based on viewed damage and focus only on disaster-related damage. Damage not caused by the disaster event should not be included when determining the level of damage, as it is not eligible for assistance through the FEMA's IHP. For multi-family buildings such as apartment buildings, only report visible damage. For example, do not assume all units in a building are damaged if the roof is missing over only a few units.

Unlike an insurance company, the purpose of the PDA is not to document all damage. Surveys conducted to assess damage to individual homes should be conducted quickly and focus on collecting the observable information necessary to assign a damage level. Teams should not become preoccupied with property value, individual items of personal property, or with assessing damage to outbuildings, fences, unattached garages, recreation rooms, or other non-essential areas of the home. These items will not influence the damage level. However, narrative statements submitted in the declaration request may include examples of these types of damage to illustrate the severity and magnitude of the disaster. Narrative statements should include other variables that may further impact the homeowner's recovery, such as how long the water stayed in the home, the materials used to build the home, and the presence of contaminants in flood water (fuel oil, sewage, debris, etc.) if they present a health or safety hazard that renders the home uninhabitable. However, these variables should not influence the assigned damage levels.

Photographs taken by damage assessment teams can be very useful to FEMA in verifying damage determinations. Assessment teams are encouraged to photograph damage that was used to assign damage levels (e.g. close ups of waterlines on residences as opposed to landscapes taken from the street). Local, State and Tribal Government damage assessment teams are encouraged to photograph homes evaluated as major or destroyed, as in most circumstances

FEMA staff will be required to take photographs of damaged or destroyed dwellings.

***Inaccessible: Conventionally built structures and manufactured homes***



Homes located on the flooded road are generally counted as inaccessible. For those residences that have damage that can be clearly viewed from a safe vantage point, a damage level should also be assigned.



This group includes homes that are inaccessible by reasonable means, due to disaster-related loss of access (e.g. bridge out, road flooded or blocked by landslide, mudslide, severe erosion, washed out, etc.). If the homes can safely be reached by another route, they should not be considered inaccessible. Typically, inaccessible is used to denote homes that cannot be accessed or viewed at the time of the assessment. If the damage is viewable, it is preferable to assign the appropriate damage category. Individual apartment units that are not habitable due to damage to lower floors should also be included in the assessment.

**Basement Damage Assessment Methods-** For the purpose of recording flood or sewer back up damage, a finished basement is defined as one which contains any of the following essential rooms: Occupied bedrooms, bathrooms, kitchen and/or living room. During the assessment process, the level of damage will be recorded using the same depth of water level measurements shown for flood assessment contained within Major and Minor. Recreational and other common areas of the basement are non-essential living space, and assessments and damage should be evaluated as though the basement is unfinished.

***Destroyed: Conventionally built structures***

NOTE: One photo per dwelling is requested in this category.

The residence is a total loss, or damaged to such an extent that repair is not feasible.

Any of the following factors may constitute a status of destroyed:

- Complete failure of two or more major structural components - e.g. collapse of basement walls, foundation, load-bearing walls, or roof
- Only foundation remains
- A residence that is in imminent threat of collapse because of disaster-related damage or confirmed imminent danger - e.g. impending landslides, mudslides, or sinkholes.



The foundation and two or more walls of this residence have failed.



This residence has collapsed.



The roof and walls of this home have been compromised and it is off its foundation.

**Major: Conventionally built structures**

NOTE: One photo per dwelling is requested in this category.

A residence may be categorized as having major damage when it has sustained significant structural damage and requires extensive repairs. Some examples of major damage include:

- Failure or partial failure to structural elements of the roof 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
- Residences with a water line 18 inches above the floor in an essential living space, a water line above the electrical outlets, or a water line on the first floor when basement is completely full



Based on this view, at least 12 units should be classified as having major damage. All units in an apartment building will not necessarily have the same damage level.



The visible water line on the residence is higher than 18 inches on the first floor.



The structural elements of this wall have failed.

***Minor: Conventionally built structures***

Minor damage encompasses a wide range of damage that does not affect the structural integrity of the residence. Some examples of minor damage include:

- Nonstructural damage to roof components over essential living space to include large areas of shingles e.g. roof covering, fascia board, soffit, flashing, and skylight
- Non structural damage to the interior wall components to include drywall, insulation; exterior components to include house wrap, missing doors, broken window framings; or substantial loss of exterior covering, such as missing siding, vinyl, stucco, etc.
- Multiple small vertical cracks in the foundation
- Damage to chimney to include, tilting, fallen, cracks, or separated from the residence
- Damage to or submersion of mechanical components, e.g. furnace, boiler, water heater, HVAC, electrical panel, pressure tanks or well pressure switch, etc.
- Water line less than 18 inches in an essential living space
- Damage or disaster related contamination to a private well or septic system



This residence has nonstructural damage to the roof and broken windows.



The roof on this residence has been tarp covered after it lost some shingles.

***Affected: Conventionally built structures***

This category includes residences with minimal damage to the exterior of the home and non-essential basements. Residents can remain in the structure. Some examples of affected damage include:

- Partial missing shingles or siding (non-continuous/sporadic), home kept roof structure intact
- 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 or has not collapse into residence
- Any water line in the crawl space or basement when essential living space or mechanical components are not damaged or submerged



Damage to this soffit represents nonstructural damage to the roof.



Only an outbuilding has sustained damage.



The residence has gutter and roof damage. The tree does not impact the damage level of the home.

***Destroyed: Manufactured home***

NOTE: One photo per dwelling is requested in this category.

The residence is a total loss. Any one of the following factors may constitute a status of destroyed regardless of the cause of damage due by disaster:

- The residence's frame is bent, twisted, or otherwise compromised
- The residence is missing the roof covering and the structural ribbing has collapsed for the majority of the roof system



The manufactured home is missing the roof and at least two walls.



The frame of the manufactured home has been bent.



This manufactured home is missing the roof covering, and at least one wall has been compromised.

***Major: Manufactured home***

NOTE: One photo per dwelling is requested in this category

The residence has sustained structural or significant damage that requires extensive repairs. Any one of the following may constitute major damage:

- The residence has been displaced from the foundation, block or piers, and other structural components have been damaged
- Water has come into contact with the floor system to include belly board insulation, ductwork, and subflooring



Although much of the roof is missing, the structural ribbing of the roof system is still intact.



Visible water line above the floor system.

**Minor: Manufactured home**

The residence is damaged and requires minimal repairs. Some of the items that determine minor damage are listed below:

- 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
- Water line is below the floor system
- HVAC interior mechanical unit is impacted



A portion of the roof has been damaged.



The visible water line is below the floor system.



Nonstructural components of one wall have sustained damage.

***Affected: Manufactured home***

This category includes residences with cosmetic damage only. It also applies to residences with damage to a porch, carport, garage, and/or an outbuilding.



The only damage missing the skirting.



There is no visible water line and only skirting is missing or bent.