



FEMA

Conventionally Built Homes: Assessing Damage

Flood Damage	
Affected	<ul style="list-style-type: none"> Any waterline in the crawl space or an unfinished basement when essential living space or mechanical components are not damaged or submerged. Damage to a porch, carport, garage, and/or an outbuilding, etc.
Minor	<ul style="list-style-type: none"> Waterline at 1 to 3 inches in an essential living space. When waterline exceeds 3 inches but is below 18 inches, damage may be major or minor depending on the following factors: duration of the flood; contaminates in the water; if waterline reached outlets; and number of essential living spaces flooded. Any waterline in a finished basement.
Major	<ul style="list-style-type: none"> Waterline above 18 inches or the electrical outlets in an essential living space. Waterline on the first floor (regardless of depth) of a residence when basement is completely full. When waterline exceeds 3 inches but is below 18 inches, damage may be major or minor depending on the following factors: Duration of the flood; contaminates in the water; if waterline reached outlets; and number of essential living spaces flooded.
Destroyed	<ul style="list-style-type: none"> 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).



FEMA

Manufactured Homes: Assessing Damage

Flood Damage	
Affected	<ul style="list-style-type: none"> Residences with damage to a porch, carport, garage, and/or an outbuilding, etc. No damage affecting habitability; cosmetic damage only (e.g., skirting is impacted).
Minor	<ul style="list-style-type: none"> When the waterline has reached the floor system but has not entered the living space of the unit. Examples of damage include: <ul style="list-style-type: none"> Bottom board, insulation, or ductwork in the floor system HVAC is impacted There is no structural damage to the residence, and it has not been displaced from the foundation.
Major	<ul style="list-style-type: none"> Water has covered the floor system and entered the living space of the unit, but is still below the roofline. The residence has been displaced from the foundation, block, or piers, and other structural components have been damaged.
Destroyed	<ul style="list-style-type: none"> The residence is a total loss, for example: <ul style="list-style-type: none"> Waterline is at the roofline or higher Residence's frame is bent, twisted, or otherwise compromised