

Individual Assistance

Preliminary Damage Assessments for Flooding

- Single Family/Multi-Family Homes
 - Affected 0-6 inches
 - Minor 7-18 inches
 - Major 19-48 inches
 - Destroyed over 48 inches
- Mobile Homes (water levels indicated are *above* floor line)
 - Affected 0-1 inches
 - Minor 1-2 inches
 - Major 3-12 inches
 - Destroyed over 12 inches
- **Affected**– If the living unit, porch, carport, garage, etc., was damaged but in the inspector’s judgment the living unit is still habitable, the affected category should be used.
- **Minor**–Minor damage is when the home is damaged and uninhabitable, but may be made habitable in a short period of time with home repairs. Some of the items that determine minor damage are listed below:
 1. Can be repaired within 30 days
 2. Has more than \$100 (or more than program minimum) of eligible habitability items and has less than \$10,000 (or less than program maximum) of eligible habitability items under the Disaster Housing Program, *Home Repair Grant*
 3. Has less than 50% damage to structure
- **Major**–Major damage is when the home has sustained structural or significant damages, is uninhabitable and requires extensive repairs. Any one of the following may constitute major damage.
 1. Substantial failures to structural elements of the residence (e.g., walls, floors, foundation)
 2. Damage to the structure that exceeds the Disaster Housing Program *Home Repair Grant* maximum
 3. General exterior property damage that exceeds the Disaster Housing Program *Home Repair Grant* maximum (e.g., roads and bridges, wells, earth movement, and other imminent danger situations.)
 4. Has more than 50% damage to structure
 5. Damage that will take more than 30 days to repair
- **Destroyed**–Destroyed is used when there is a total loss or damage to such an extent that repairs are not economically feasible. Any one of the following may constitute a status of destroyed:
 1. Structure is not economically feasible to repair
 2. Structure is permanently uninhabitable
 3. Complete failures to major components of structure (e.g., foundation, walls, roof)