Appendix E: IA Damage Assessment Matrix

Assessment Matrix for Manufactured Homes

Degree of Damage	Definition	For Flood Damage	For Damage Other Than Flood (e.g., Wind Driven Rain, Earthquake)
Affected	This category includes residences with cosmetic damage only. It also applies to residences with damage to a porch, carport, garage, and/or an outbuilding not for commercial use, etc.	▪ No damage affecting habitability; cosmetic damage only.	The dwelling's frame is not bent, twisted, or otherwise compromised. **No structural components of the dwelling have been damaged** (e.g., windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hook up).
Minor	The residence is damaged and requires minimal repairs.	▪ Water line is below the floor system. ▪ Skirting or HVAC is impacted. ▪ There is no structural damage to the residence and it has not been displaced from the foundation.	▪ 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. ▪ Skirting or HVAC is impacted.
Major	The residence has sustained structural or significant damage that require extensive repairs.	▪ Water has come into contact with the floor system. ▪ The residence has been displaced from the foundation, block or piers and other structural components have been damaged.	▪ The residence has been displaced from the foundation, block or piers and other structural components have been damaged.
Destroyed	The residence is a total loss.	• The residence is a total loss.	▪ The residence's frame is bent, twisted, or otherwise compromised. ▪ The residence is missing the roof covering or the structural ribbing has collapsed for the majority of the roof system.

Damage Assessment Matrix for Conventionally Built Homes

Category of Damage	Definition	Flood Examples	Non-Flood Examples
Affected	Residences with minimal damage to the exterior and/or contents of the home.	▪ Any water line in the crawl space or basement when essential living space or mechanical components are not damaged or submerged	▪ Partial missing shingles or siding. ▪ 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.
Minor	Encompasses a wide range of damage that does not affect the structural integrity of the residence.	▪ Water line up to 18 inches in an essential living space. ▪ Damage to mechanical components (e.g. furnace, boiler, water heater, HVAC, etc.).	▪ Nonstructural damage to roof components over essential living space to include shingles e.g. roof covering, fascia board, soffit, flashing, and skylight. ▪ Non structural damage to the interior wall components to include drywall, insulation ▪ Non structural damage to exterior components ▪ Multiple small vertical cracks in the foundation. ▪ Damage to chimney to include, tilting, fallen, cracks, or separated from the residence. ▪ Damage to mechanical components (e.g. furnace, boiler, water heater, HVAC, etc.). ▪ Damage or disaster related contamination to a private well or septic system
Major	A residence may be categorized as having major damage when it has sustained significant structural damage and requires extensive repairs.	▪ Water line above 18 inches in an essential living space, a water line above the electrical outlets, or a waterline on the first floor of a residence with a basement.	▪ Failure or partial failure to structural elements of the roof over required rooms 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.
Destroyed	The residence is a total loss, or damaged to such an extent that repair is not feasible.	▪ Complete failure of two or more major structural components (e.g., collapse of basement walls, foundation, walls, or roof).	▪ Only foundation remains. ▪ A residence that will require immediate demolition or removal because of disaster-related damage or confirmed imminent danger (e.g., impending landslides, mudslides, or sinkholes).