



## **Manufactured Homes: Assessing Damage**

Flood Damage		
Affected	<ul> <li>Residences with damage to a porch, carport, garage, and/or an outbuilding, etc.</li> <li>No damage affecting habitability; cosmetic damage only (e.g., skirting is impacted).</li> </ul>	
Minor	<ul> <li>When the waterline has reached the floor system but has not entered the living space of the unit. Examples of damage include: <ul> <li>Bottom board, insulation, or ductwork in the floor system</li> <li>HVAC is impacted</li> </ul> </li> <li>There is no structural damage to the residence, and it has not been displaced from the foundation.</li> </ul>	
Major	<ul> <li>Water has covered the floor system and entered the living space of the unit, but is still below the roofline.</li> <li>The residence has been displaced from the foundation, block, or piers, and other structural components have been damaged.</li> </ul>	
Destroyed	<ul> <li>The residence is a total loss, for example:</li> <li>Waterline is at the roofline or higher</li> <li>Residence's frame is bent, twisted, or otherwise compromised</li> </ul>	





## **Conventionally Built Homes: Assessing Damage**

Flood Damage		
Affected	<ul> <li>Any waterline in the crawl space or an unfinished basement when essential living space or mechanical components are not damaged or submerged.</li> <li>Damage to a porch, carport, garage, and/or an outbuilding, etc.</li> </ul>	
Minor	<ul> <li>Waterline at 1 to 3 inches in an essential living space.</li> <li>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.</li> <li>Any waterline in a finished basement.</li> </ul>	
Major	<ul> <li>Waterline above 18 inches or the electrical outlets in an essential living space.</li> <li>Waterline on the first floor (regardless of depth) of a residence when basement is completely full.</li> <li>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.</li> </ul>	
Destroyed	<ul> <li>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).</li> </ul>	