

Individual Assistance Damage Definitions

AFFECTED

This category includes dwellings with minimal damage to structure and/or contents and the home is habitable without repairs.

MINOR

Minor damage encompasses a wide range of damage and is generally the most common type of damage. Minor damage exists 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:

- Windows or doors blown in.
- One foot or more of water/sewer backup in basement (i.e., furnace, water heater damage).
- Less than 50% damage to structure.

Note: The purpose of distinguishing Minor from Major damage is to distinguish between the types of assistance required. Inspectors do not assess damage with the actual cost of the residence in mind but according to whether repairs are extensive or not.

MAJOR

Major damage exists when the home has sustained structural or significant damages, is uninhabitable and requires extensive repairs. Any one of the following may constitute major damage.

- Substantial failure of structural elements of the residence (e.g., walls, roof, floors, foundation, etc.).
- Has more than 50% damage to structure.
- One foot or more of water on the first floor (of a home with basement).

DESTROYED

Destroyed means the structure is a total loss or damaged to such an extent that repairs are not economically feasible. Any one of the following may constitute a status of destroyed:

- Structure is not economically feasible to repair.
- Structure is permanently uninhabitable.
- Complete failure of major structural components (e.g., collapse of basement walls/foundation, walls, or roof).
- Only foundation remains
- Two or more walls destroyed and roof substantially damaged.
- House pushed off foundation.
- An unaffected structure that will require removal or demolition (e.g., homes in imminent danger due to impending landslides, mudslides, or sinkholes; beachfront homes that must be removed due to local ordinance violations as a result of beach erosion).

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INACCESSIBLE

This group includes homes that are inaccessible by normal means, due to disaster-related road closures (e.g., bridge out, road flooded or blocked by landslide, mudslide, severe erosion, washed out, etc.).

If a home or group of homes is inaccessible due to damage to a road or bridge, the number of affected households should be included in the PDA. In such cases the PDA team should find out whether the damaged bridge or road is maintained privately or by local government.

MULTI-FAMILY

Count each unit as one. If a destroyed apartment building has 20 units in it, the number entered in this category would be 20.

MOBILE HOMES

Based on the age of the unit and the type of construction (e.g., particle board vs. plywood), repair may or may not be feasible. It is more practical to assess damage to mobile homes by looking at the structural components involved instead of comparing overall value to repair cost.

The feasibility of repairs and the condition of the unit determine whether or not repairs can be made under the Home Repair limits. A mobile home worth \$5,000 having \$3,500 worth of damage may well be feasible to repair within the limit and should be considered as Minor damage while another mobile home of similar value could be considered as having Major damage or as Destroyed. The category of damage listed should be based on the type of assistance required.

SECONDARY RESIDENCE

Only primary residences are counted toward the FEMA and SBA totals; however, including the number of secondary residences and their sustained damages as a note in the final report will greatly help in assessing the overall impact of the disaster.