

Affected

- 0-3 inches of water in essential living space
- Partial missing shingles or siding, cosmetic damage, broken screens
- Gutter damage and debris
- Damage to an unattached structure such as a porch, carport, garage or outbuilding
- Damage to landscaping, retaining walls, or downed trees that do not affect access to residence or collapsed into residence

Minor

- 3-18 inches of water in essential living space
- Nonstructural damage to roof components over essential living space to include large areas of shingles e.g. roof coverings, fascia board, soffit, flashing, skylight, drywall, insulation, house wrap, missing doors, broken window framings
- Substantial loss of exterior coverings such as missing siding, vinyl, stucco, etc.
- Small vertical cracks in foundation, chimney tilting-fallen, cracking, or separation
- Submersion of mechanical components e.g. furnace, boiler, water heater, HVAC, electrical panel, pressure tanks or well pressure switch
- Disaster-related contamination to a private well or septic system

Major

- 18+ inches of water in an essential living space
- Failure or partial failure to structural elements of the roof 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
- Water lines above the electrical outlets

Destroyed

- Complete failure of two or more major structural components e.g. foundation, load-bearing walls, or roof
- Only foundation remains
- Residence that is an imminent threat of collapse because of disaster-related damage