

Affected

- Costmetic damage only. Also applies to residences with damages to a porch, carport, garage, and/or an outbuilding

Minor

- Residence is ddamaged and requires minimal repairs. Examples:
 - 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
 - Water line is below the floor system
 - HVAC interior mechanical unit is impacted

Major

- Residence has sustained structural or significant damage that requires extensive repairs, Examples:
 - The residence has been displaced from the foundation, block or piers, and other structural components have been damaged
 - Water has come into contact with the floor system to include belly board insulation, ductwork, and subflooring

Destroyed

- Residence is a total loss
 - The residence's frame is bent, twisted, or otherwise compromised
 - The residence is missing the roof covering and the structural ribbing has collapsed for the majority of the roof system.