

# Damage Levels & Conditions

General Indicators are time sensitive

Damage Level	Conditions Present in Residential & Business Assessment
<b>Destroyed</b>	Water above the first floor doorknob 36" Two or more basement walls collapsed Structure leveled above foundation Second floor is gone Two exterior walls collapsed Moved off foundation
<b>M a j o r</b>	Water on first floor 6 inches to doorknob Water on main floor more than 24 hours Foundation damaged (bowed or collapsed wall) One exterior wall collapsed Exterior frame damage (bowed walls-non cosmetic) Roof off or collapsed Six inches or less of water in a mobile home Exits blocked in addition to other damage One room destroyed (pertains to apartment renters) Accessory/service/outbuildings damaged (business) Production equipment/office equipment (business) Utilities damaged to include well, septic system, electrical service, and gas
<b>M i n o r</b>	Carpets soaked on first floor Damage to the home's mechanicals such as furnace, water heater, baseboard heat, and air conditioner in need of repair or replacement Sewer backup or flood water in unfinished basement Insulation damage in crawl space or mobile home belly board Interior floor, walls; minor structural damage to exterior walls Trees fallen on structure Minor damage to exterior walls and interior floor Shingles/roofing removed or damaged exposing the sheathing Business inventory destroyed (business) Fire escape not usable (pertains to businesses and multi-family units) Fleet/vehicle damage (business)
<b>Affected but Habitable</b>	Less than six inches of water in unfinished basement Cosmetic damages to shutters, gutters, shingles, and siding Porch damage/deck damage Downed trees in yard that do not impede access to home Fireplace/wood burner chimney damage Broken windows Parking lot damage (business) Business signs damaged (business) Damage to landscaping (business)
<b>Inaccessible</b>	Damage to public or private roads/culverts that impede normal access to primary residence House surrounded by water and only accessible by boat Only access is by driving through farm field Loss of rail service impacts business