

## HOME, BUSINESS, PNP DAMAGE ASSESSMENT ORGANIZATIONAL COMPARISONS

destroyed	major	minor	affected	inaccessible
<b>Federal Emergency Management Agency (FEMA) – homes only</b>				
<p>* building is a total loss or not economically feasible to repair</p> <p>* structure is permanently uninhabitable</p> <p>* complete failures to most major components of structure (e.g., basement walls, foundation walls, roof, etc.)</p>	<p><b>* damage exceeds 50% of pre-disaster value</b></p> <p>* building is damaged to the extent that it will be habitable only with extensive repair</p> <p>* substantial failures of structural elements</p> <p>* repairs will take more than 30 days</p> <p><u>flood</u></p> <p>* structure with a basement had more than 2' of water over the first floor, especially if the furnace and water heater are located in the basement</p> <p>* structure without a basement had more than 4' of water over the first floor</p> <p><u>wind</u></p> <p>* partial wall collapse</p> <p>* substantial roofing elements damaged or missing (e.g., roof decking, trusses/framing)</p> <p>* damage to windows and doors with interior wind/rain damage, and extensive debris and/or utility problems</p> <p><u>earthquake</u></p> <p>* in combination with failures of structural elements, failure of one or more of the following: chimney, roof, broken windows, masonry and/or mortar, plaster cracks</p> <p>* failure of underground items could be commonplace and further exploration may be required (e.g., water, sewer, and gas lines, wells and septic systems, foundations)</p> <p><u>fire</u></p> <p>* any one of, or a combination of the following: severe smoke damage; fire damage to roof, exterior siding, windows, and/or doors; water and fire-suppressant chemical damage</p>	<p>* building is damaged and may be used under limited conditions; may be habitable with minor repairs</p> <p>* repairs will take less than 30 days</p> <p><u>flood</u></p> <p>* structure with a basement had more than 2' of water in the basement</p> <p>* structure without a basement had 1' to 4' of water over the first floor</p> <p><u>wind</u></p> <p>* portion of the roof is missing</p> <p>* door and/or window damage</p>	<p>* minor damage to the structure, porch, carport, garage, etc.</p> <p>* damage to contents</p> <p>* structure is usable without repairs</p> <p><u>flood</u></p> <p>* structure with a basement had less than 2' of water in the basement</p> <p>* structure without a basement had less than 1' of water over the first floor</p> <p><u>wind</u></p> <p>* roof shingles missing</p>	<p>* homes that are inaccessible by normal means due to disaster-related road or bridge closures</p>
<b>U.S. Small Business Administration (SBA) – home, businesses, some PNPs</b>				
<i>The SBA uses only major and minor.</i>	<b>* 40% to 100% uninsured loss due to physical damage</b>	* less than 40% uninsured loss due to physical damage	<i>The SBA uses only major and minor.</i>	<i>The SBA uses only major and minor.</i>
<b>American Red Cross (ARC) – homes only</b>				
<p><u>flood</u></p> <p>* 60" or more stick-built</p> <p>* 48" or more manufactured</p> <p><u>non-flood</u></p> <p>* total collapse</p> <p>* not economically feasible to repair</p> <p>* shifted on foundation</p> <p>* manufactured home turned over, walls collapsed, frame buckled</p>	<p><u>flood</u></p> <p>* 36" to 60" stick-built</p> <p>* 24" to 48" manufactured</p> <p><u>non-flood</u></p> <p>* large portions of roof missing or debris penetration</p> <p>* one or two walls missing</p> <p>* manufactured home has slight twisting or bowing of frame</p>	<p><u>flood</u></p> <p>* 12" to 36" stick-built</p> <p>* 6" to 24" manufactured</p> <p><u>non-flood</u></p> <p>* minor structural damage</p> <p>* damage to small portions of roof</p> <p>* numerous broken windows</p>	<p><u>flood</u></p> <p>* less than 12" or basement flooding stick-built</p> <p>* less than 6" manufactured</p> <p><u>non-flood</u></p> <p>* dwelling is livable without repairs</p> <p>* some shingles and/or siding missing</p> <p>* debris against or around</p> <p>* nuisance damage</p> <p>* manufactured home skirting is damaged or missing</p>	* undefined

Note: For manufactured homes, standing water above the first floor for a long time can result in major damage.