











Individual Assistance Damage Matrix

This appendix includes damage assessment matrices for manufactured and conventionally built homes. State, local, tribal, or territorial governments can use to conduct the initial damage assessment or support the joint preliminary damage assessment.

| DEGREE OF DAMAGE: | | | | |
|---|---|---|---|---|
|  |  |  |  |  |
| AFFECTED | MINOR | MAJOR | DESTROYED | INACCESSIBLE |

MANUFACTURED HOMES

| DAMAGE | DEFINITION | FLOOD DAMAGE | | DAMAGE OTHER THAN FLOOD (E.G., WIND-DRIVEN RAIN AND EARTHQUAKE) |
|---|--|---|---|---|
| | | Water Level | Examples | Examples |
|  | The residence has cosmetic damage only. | Below Floor System | <ul style="list-style-type: none"> Cosmetic damage only (e.g., skirting, is impacted). Damage to retaining walls or downed trees that do not affect access to the residence. Damage to an attached or adjacent structure (e.g., porch, carport, garage, outbuilding, etc.), gutters, screens, landscaping, and retaining walls or downed trees that do not affect access to the residence. | <ul style="list-style-type: none"> Cosmetic damage only (e.g., skirting is impacted). Damage to gutters, retaining walls, or downed trees that do not affect access to the residence. |
|  | The residence is damaged and requires minimal repairs. | In Floor System Only | <ul style="list-style-type: none"> When the waterline has reached the floor system but has not entered the living space of the residence. Bottom board insulation or ductwork affected. Heating, ventilating, and air conditioning (HVAC) is impacted. There is no structural damage to the residence, and it has not been displaced from its foundation. | <ul style="list-style-type: none"> There is no structural damage to the residence, and it has not been displaced from its foundation. Some of the nonstructural components have sustained damage (e.g., windows, doors, wall coverings, bottom board insulation, ductwork, utility hookups [e.g., water, electricity, gas, telephone/internet, and septic], and HVAC). |
|  | The residence has sustained significant damage and requires extensive repairs. | Lower than Ceiling in an Essential Living Space | <ul style="list-style-type: none"> Water has covered the floor system and entered the living space of the residence but is below the ceiling. The residence has been displaced from its foundation, block, or piers, and other structural components have been damaged. | <ul style="list-style-type: none"> The majority of nonstructural components (e.g., windows, doors, wall coverings, bottom board insulation, ductwork, utility hookups [e.g., water, electricity, gas, telephone/internet, and septic], and HVAC) have sustained significant damage. The roof is substantially damaged. The residence has been displaced from its foundation, block, or piers, and other structural components have been damaged. |
|  | The residence is a total loss. | At or Above Ceiling | <ul style="list-style-type: none"> The waterline is at or above the ceiling. Residence's frame is bent, twisted, or otherwise compromised. | <ul style="list-style-type: none"> The residence's frame is bent, twisted, or otherwise compromised. The majority of the structural framing of the roof or walls has been compromised, exposing the interior. |
|  | Damage to residence cannot be visually verified. | N/A | <ul style="list-style-type: none"> Floodwater or compromised infrastructure (i.e., roads blocked, bridge out, etc.) is blocking access to the residence. | <ul style="list-style-type: none"> Debris or compromised infrastructure (i.e., roads blocked, bridge out, etc.) is blocking access to the residence. |

DEGREE OF DAMAGE:



CONVENTIONALLY BUILT HOMES

| DAMAGE | DEFINITION | FLOOD DAMAGE | | DAMAGE OTHER THAN FLOOD (E.G., WIND-DRIVEN RAIN AND EARTHQUAKE) |
|--------|---|---|--|---|
| | | Water Level | Examples | Examples |
| | The residence has minimal cosmetic damage to the exterior and/or interior. | In Unfinished Basement | <ul style="list-style-type: none"> Waterline in the crawlspace or an unfinished basement. Damage to an attached structure (e.g., porch, carport, garage, outbuilding, etc.), gutters, screens, landscaping, and retaining walls or downed trees that do not affect access to the residence. Essential living spaces and mechanical components are not damaged or submerged. | <ul style="list-style-type: none"> Cosmetic damage, such as paint discoloration or loose siding. Minimal missing shingles or siding. Damage to gutters, retaining walls, or downed trees that do not affect access to the residence. |
| | The residence has sustained a wide range of damage that does not affect structural integrity. | Below Electrical Outlets | <ul style="list-style-type: none"> Waterline below electrical outlets in an essential living space. Damage or disaster-related contamination to a private well or septic system. When waterline is below the electrical outlets, damage may be recorded as Major, depending on extenuating conditions: Duration of the flood. Contaminants in the water (e.g., sewage, heating fuel, other chemicals, etc.). Waterline in basement with damage to mechanical components (e.g., furnace, boiler, water heater, HVAC, etc.). | <ul style="list-style-type: none"> Nonstructural damage to roof components over essential living spaces (e.g., shingles, roof covering, fascia board, soffit, flashing, and skylight). Nonstructural damage to the interior wall components, to include drywall and insulation. Nonstructural damage to exterior components. Multiple small vertical cracks in the foundation. Damage to chimney (i.e., tilting, falling, cracking, or separating from the residence). Damage to mechanical components (e.g., furnace, boiler, water heater, HVAC, etc.). Damage or disaster-related contamination to a private well or septic system. |
| | The residence has sustained significant structural damage and requires extensive repairs. | At or Above Electrical Outlets, or Below Electrical Outlets with Extenuating Conditions | <ul style="list-style-type: none"> Waterline at or above the electrical outlets in an essential living space. Waterline on the first floor (regardless of depth) if the basement is completely submerged. | <ul style="list-style-type: none"> Failure or partial failure to structural elements of the roof over essential living spaces to include rafters, ceiling joists, ridge boards, etc. Failure or partial failure to structural elements of the walls, including framing, etc. Failure or partial failure to foundation, to include crumbling, bulging, collapsing, horizontal cracks, and shifting of the residence from its foundation. |
| | The residence is a total loss: (e.g., damaged to such an extent that repair is not feasible, requires demolition, and/or confirmed to be in imminent danger). | At or Above Ceiling in an essential living space | <ul style="list-style-type: none"> Waterline is at or higher than the ceiling of an above-ground essential living space. | <ul style="list-style-type: none"> Only foundation remains. Complete failure of two or more major structural components (e.g., collapse of basement walls, foundation, walls, or roof). The residence is in imminent danger (e.g., impending landslide, mudslide, or sinkhole). |
| | Damage to residence cannot be visually verified. | N/A | <ul style="list-style-type: none"> Floodwater or compromised infrastructure (i.e., roads blocked, bridge out, etc.) is blocking access to the residence. | <ul style="list-style-type: none"> Debris or compromised infrastructure (i.e., roads blocked, bridge out, etc.) is blocking access to the residence. |