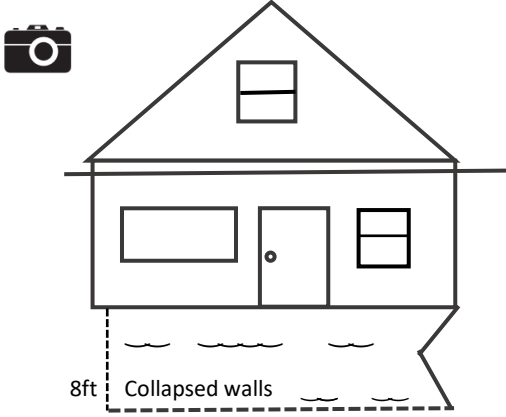


FLOOD DAMAGE: SINGLE FAMILY DWELLING



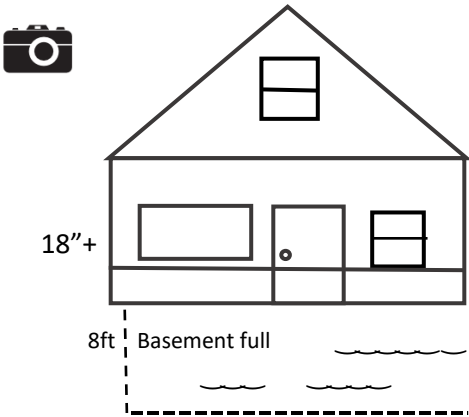
8ft Collapsed walls

Examples:

- Complete failure of 2 or more major structural components (e.g. collapse of basement walls, foundation, walls or roof).
- Waterline at the roofline or higher.

DESTROYED

FLOOD DAMAGE: SINGLE FAMILY DWELLING



18"+

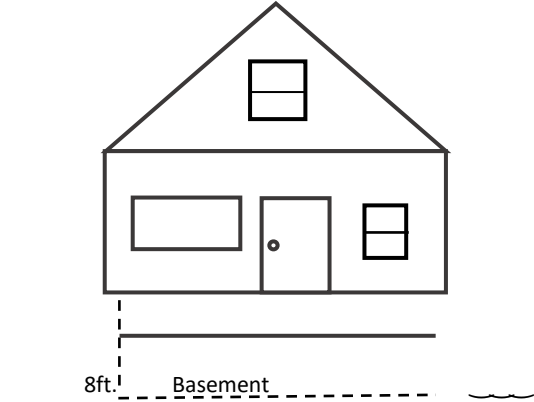
8ft Basement full

Examples:

- Waterline above 18" or electrical outlets in an essential living space.
- Any waterline on the first floor when the basement is full.
- ****Note: For SBA purposes, a collapsed basement wall(s) is considered minor damage.**

MAJOR

FLOOD DAMAGE: SINGLE FAMILY DWELLING



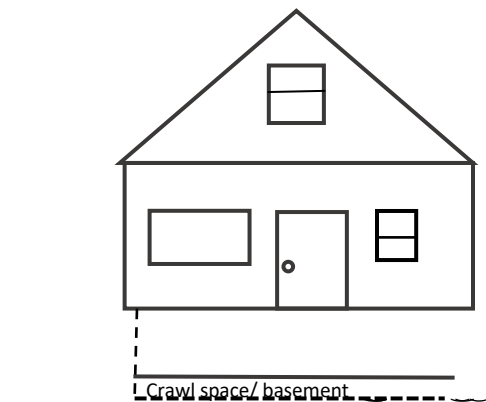
8ft. Basement

Examples

- Waterline in a finished basement
- Damage to mechanical components (e.g. furnace, water heater, HVAC).
- Waterline up to 18" in an essential living space.
- Damage or disaster-related contamination to a private well or septic system.

MINOR

FLOOD DAMAGE: SINGLE FAMILY DWELLING



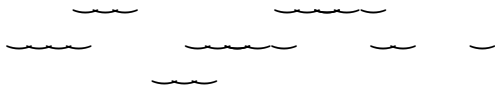
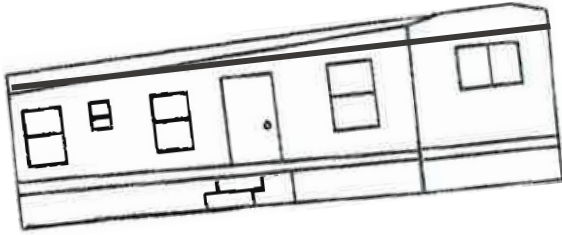
Crawlspace/basement

Examples

- Waterline in the crawlspace or unfinished basement when essential living spaces or mechanical components are not damaged or submerged.
- Damage to a porch, carport garage and/or outbuilding.

AFFECTED

FLOOD DAMAGE: MANUFACTURED HOME

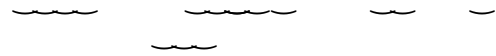
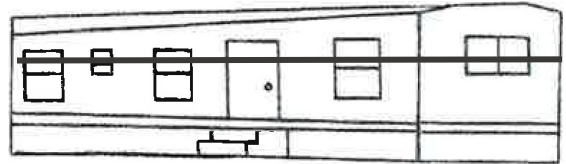


Examples:

- Total loss: Waterline is at the roofline or higher
- Frame is bent, twisted or otherwise compromised.

DESTROYED

FLOOD DAMAGE: MANUFACTURED HOME

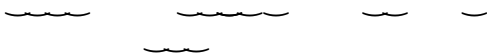
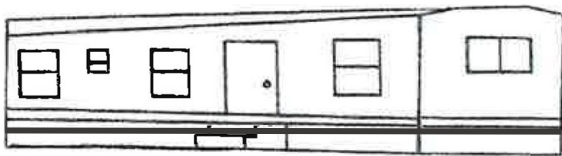


Examples:

- Water has covered the floor system and entered the living space, but is still below the roofline.
- Displaced from the foundation, blocks or piers and other structural components have been damaged.

MAJOR

FLOOD DAMAGE: MANUFACTURED HOME

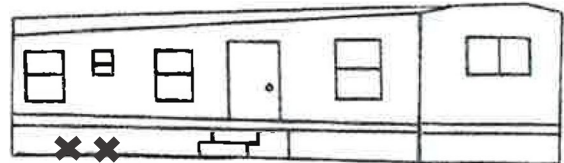


Examples

- Waterline has reached the floor system but has not entered the living space. Includes damage to bottom board, insulation or ductwork in the floor system; impact to heating and cooling system (HVAC).
- There is no structural damage.
- Has not been displaced from the foundation.

MINOR

FLOOD DAMAGE: MANUFACTURED HOME

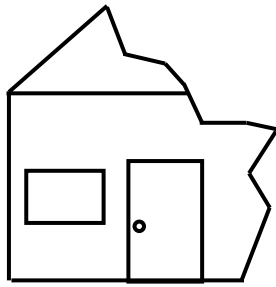


Examples

- No damage affecting habitability.
- Cosmetic damage only (e.g. skirting is impacted).
- Flood damage to a porch, carport, garage and/or outbuilding.

AFFECTED

WIND DAMAGE: SINGLE FAMILY DWELLING

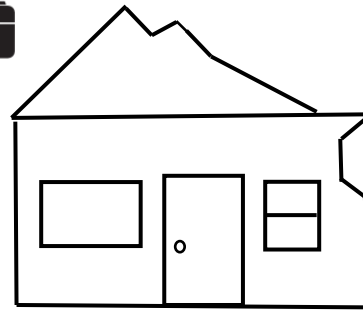


Examples:

- Only foundation remains.
- Complete failure of 2 or more major structural components (e.g. collapse of basement walls, foundation, walls, or roof).
- Residence has a confirmed imminent danger (impending landslides, mudslides, or sinkhole).

DESTROYED

WIND DAMAGE: SINGLE FAMILY DWELLING

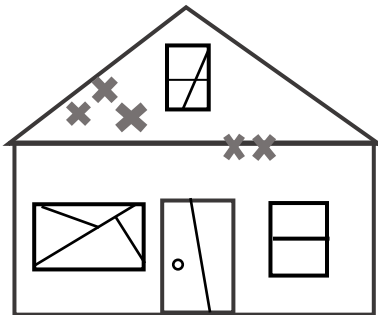


Failure or partial failure to structural elements:

- Roof over essential living spaces, to include rafters, ceiling joists, ridge boards, etc.
- Walls to include framing, etc.
- Foundation, to include crumbling, bulging, collapsing, horizontal cracks of more than 2 inches.
- Shifting of the residence on the foundation of more than 6 inches.

MAJOR

WIND DAMAGE: SINGLE FAMILY DWELLING

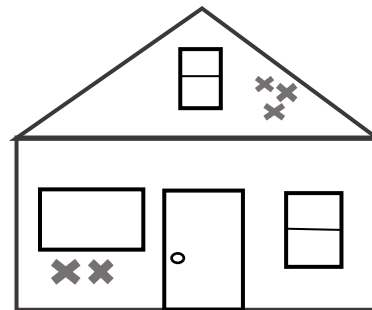


Nonstructural damage to:

- Roof components over essential living spaces (e.g. shingles, roof covering, fascia, soffit, flashing, etc.)
- Exterior components: Includes substantial loss to siding, broken window frames, missing doors
- Interior wall components: Includes drywall, insulation
- Chimney damage: tilting, cracking, failing, etc.
- Damage to mechanical components: furnace, water heater, HVAC

MINOR

WIND DAMAGE: SINGLE FAMILY DWELLING

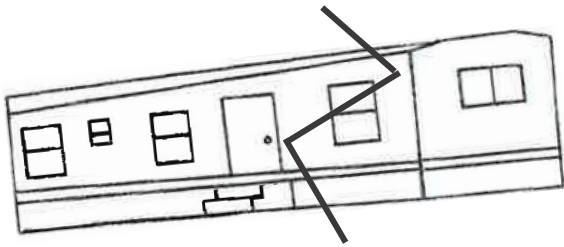


Examples

- Cosmetic damage
- Minimal missing shingles or siding
- Damage to gutters, screens, landscaping, or retaining walls.
- Damage to an attached porch, carport, garage or outbuilding.
- Downed trees that do not affect access to residence.

AFFECTED

WIND DAMAGE: MANUFACTURED HOME

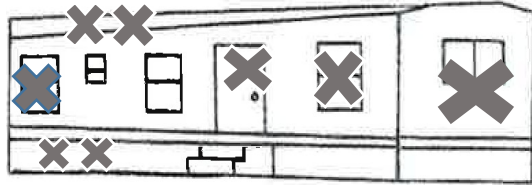


Examples:

- Frame is bent, twisted, or otherwise compromised.
- The majority of the structural framing of the roof or walls has been compromised, exposing the interior.
- MH is a total loss.

DESTROYED

WIND DAMAGE: MANUFACTURED HOME

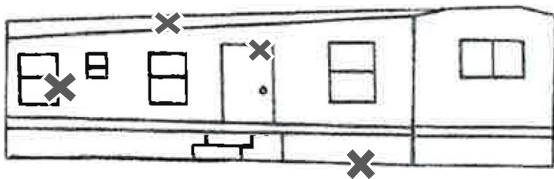


Examples:

- Displaced from foundation, block or piers, and other structural components have been damaged.
- 50% or more of non-structural components have sustained significant damage (e.g. shingles, drywall, and utility hook-ups).

MAJOR

WIND DAMAGE: MANUFACTURED HOME

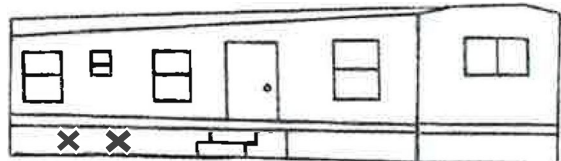


Examples

- No structural damage. Has not been displaced from foundation.
- Some non-structural components have sustained damage (i.e. windows, doors, wall coverings, roof, bottom board insulation, ductwork, and /or utility hookups).
- HVAC is impacted.

MINOR

WIND DAMAGE: MANUFACTURED HOME



Examples

- Cosmetic damage only (e.g. skirting is impacted).
- Damage to a porch, carport, garage or outbuilding.

AFFECTED