



RESIDENTIAL LOSS GUIDELINES



Affected: Residences with minimal damage to the exterior and/or contents of the home.

Flood example: Water line in the crawl space or is below six inches in a non-occupied basement.

Non-Flood examples: Partial missing shingles or siding, cosmetic damage such as paint discoloration, broken screens, gutter damage and debris, damage to an attached structure, landscaping, retaining walls, or downed tree that do not affect access to the residence.

Minor: Encompasses a wide range of damage that does not affect the structural integrity of the residence.

Flood examples: Water line up to 18 inches in an occupied or required room or six inches and above in an unoccupied basement, damage to mechanical components (i.e. furnace, boiler, water heater, HVAC, etc.).

For mobile homes, the water line is below the floor system and the skirting or HVAC is impacted.

Non-Flood examples: Nonstructural damage to roof components over essential living space, interior wall components, multiple small vertical cracks in the foundation, damage or disaster related contamination to a private well or septic system.

Major: Sustained significant structural damage and requires extensive repairs.

Flood examples: Water line above 18 inches in an occupied or required room, a water mark above the electrical outlet, or a watermark on the first floor of a residence with a basement.

For mobile homes, the water has come into contact with the floor system or it has been displaced from the foundation, block or piers and other structural components have been damaged.

Non-Flood examples: Failure or partial failure to structural elements of the roof over required rooms, structural elements of the walls, or foundation (i.e. rafters, ceiling joints, framing, sheathing, horizontal cracks of more than two inches of foundation, shifting of the residence on the foundation of more than six inches).



RESIDENTIAL LOSS GUIDELINES Continued



Destroyed: Residence is a total loss, or damaged to such an extent that repair is not feasible.

Flood examples: Complete failure of two or more major structural components (e.g., collapse of basement walls, foundation, walls, or roof).

Non-flood examples: Only foundation remains, requires immediate demolition or removal because of disaster-related damage or confirmed imminent damage (e.g., impending landslides or sinkholes).

Estimating Insurance:

The following are general guidelines to estimating insurance coverage:

1. Renters are less likely to have insurance
2. Low income residents are less likely to have insurance
3. Homeowners who are still paying off their mortgage normally have the appropriate type of insurance
4. Residents who are flooded and reside in an area that does not participate in the NFIP or in an area that has been sanctioned for NFIP code enforcement violations will not have flood insurance
5. Residents who are flooded but whose property is not located in the Special Flood Hazard Area (SFHA) will probably not have flood insurance”;