

FEMA Damage Matrix: Major (For Conventionally Built Homes)

Definition:

A residence may be categorized as having major damage when it has sustained significant structural damage and requires extensive repairs.

Flood Examples:

- For essential living space:
 - Water level 18 inches or greater and damage to mechanical components or electrical utilities such as main electrical panel; **AND** failure or partial failure to structural walls, foundation, or support structures
- For non-essential living space:
 - Failure or partial failure to structural walls, foundation, or support structures; **AND** severe damage to or complete failure of mechanical components or electrical utilities (such as main electrical panel) due to water level

Non-Flood Examples:

- Failure or partial failure to structural elements of the roof over required rooms to include rafters, ceiling joists, ridge boards, etc.
- Failure or partial failure to structural elements of the walls to include framing, sheathing, etc.
- Failure or partial failure to foundation to include crumbling, bulging, collapsing, horizontal cracks of more than two inches, and shifting of the residence on the foundation of more than six inches

FLOOD DAMAGE: CONVENTIONALLY BUILT HOMES WITH BASEMENT

