

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.

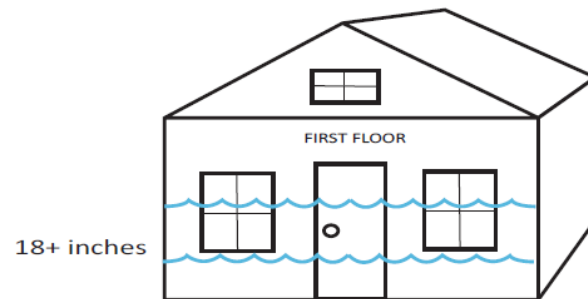
Flood Examples:

- Water line above 18 inches in an essential living space, electrical outlets inundated within an essential living space regardless of water depth, or a water line on the first floor of a residence when basement is completely full

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 WITHOUT BASEMENT



EXAMPLES:

- Water line above 18 inches
- Electrical outlets inundated regardless of water depth
- Partially collapsed or collapsed wall(s)

MAJOR - FLOOD