DESTROYED

The home/business is a total loss or damaged to such an extent that repairs are not economically feasible. Any one of the following may constitute a status of destroyed:

1. Structure is not economically feasible to repair
2. Structure is permanently uninhabitable
3. Complete failures to major components of structure (ex. basement walls/foundation, walls, roof etc)
4. Only foundation remains
5. Two or more walls destroyed and roof substantially damaged.
6. House/building pushed off foundation
7. An unaffected structure that will require removal or demolition (homes in imminent danger due to impending landslides, mudslides or sinkholes, etc)
The home/business has sustained structural or significant damages, is uninhabitable and requires extensive repairs. Any one of the following may constitute **major** damage:

1. Substantial failures of structural elements of the residence/building (e.g., wall, floors, foundations, etc.)
2. Has more than 50% damage to structure
3. One foot or more of water on the first floor (of a home with basement and furnace and water heater were located in the basement)
4. Without a basement, major damage would be in the 2 to 4 foot range, depending on length of time home was inundated.

Examples:
- **Wind Damage: Single Family Dwelling**
  - Examples:
    - Substantial structural damage to walls, roof, etc.
    - Repairable

- **Flood Damage: Single Family Dwelling**
  - Examples:
    - Without basement: 2-5 feet of water on 1st floor.
    - With basement: over 8 feet.
    - Collapsed basement wall(s)

- **Wind Damage: Mobile Home**
  - Examples:
    - Wall and roof damage
    - Shifted on piers/foundation
Minor

The home/business is damaged and uninhabitable, but may be made habitable in a short period of time. Some of the items that determine Minor damage are:

1. Windows or doors blown in
2. One foot or more of water/sewer back up in basement (ex. If furnace or water heater damage.
3. Has less than 50% damage to structure
Affected

Dwellings/buildings with minimal damage to structure and/or contents and the **home/business is habitable without repairs.**