

Guidelines for Hurricane Damage Types

Typical Category	Type	Dollar Estimate-Typical Range	
		Low	High
AFFECTED	Up to 10% of the Improvement Value.		
Crisis Track Level 10%	Deck / Porch / Step Damage	1,000	20,000
	Water in Unfinished Utility Area	1,000	10,000
	Shingle / Siding / Gutter Damage	1,000	10,000
	Outbuilding / Garage Damage	1,000	20,000
	Tree / Debris Removal	1,000	10,000

Typical Category	Type	Dollar Estimate-Typical Range	
		Low	High
MINOR	From 10% to 25% of the Improvement Value.		
Crisis Track Level 25%	Septic Undermined	2,000	5,000
	Roof or Siding (Non-Structural)	2,000	25,000
	Heat Pump / Electrical Service Damage	2,000	20,000
	Pool Damage	10,000	30,000
	Water up to 18" in Living Area	2,000	10,000

Typical Category	Type	Dollar Estimate-Typical Range	
		Low	High
MAJOR	From 25% to 75% of the Improvement Value.		
Crisis Track Level 60%	Water in Finished Basement (More than 18")	2,000	50,000
	Water in Living Area (More than 18")	10,000	100,000
	Tree on Living Area of Structure	2,000	50,000
	Walls or Exterior Frame Collapsed	10,000	100,000
	Roof / Windows Exposed to Elements	10,000	100,000
	Foundation / Piling - Structural Damage	100,000	(50% of Bldg Value)

Typical Category	Type	Dollar Estimate-Typical Range	
		Low	High
DESTROYED	More than 75% of the Improvement Value.		
Crisis Track Level 100%	Mobile Home that has been flooded	3,000	50,000
	Any damage 75% or more than building value		

UNINHABITABLE	Any damage - minor included, that causes structure to be uninhabitable - even if only temporarily. Check uninhabitable and list type of damage.
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Guidelines are based on an average \$200,000 building value for structure. Damage amounts may vary greatly for lower or higher value structures.

Take photos of major damage and destroyed properties.

Residential Property - Damage Assessment Level Guidelines

Damage Definitions	General Description	Things to Look For	Water Levels
AFFECTED			
Structure has received minimal damage and is habitable without repairs.	Damage that doesn't affect access or habitability. Cosmetic damage.	Partial missing shingles or siding. Minor exterior damage (gutter /screen, deck, porch, outbuilding, etc) Debris or downed trees.	Water in unfinished areas that doesn't affect living or mechanical components of residence. Mobile home- no water damage affecting habitability.
MINOR			
Damage that doesn't affect the structural integrity or habitability of the residence.	Non-structural damage to roof, siding, foundation/pilings, interior, mechanical, or electrical components. Damage to septic. Tree(s) fallen on structure.	Many missing shingles, broken windows or doors; ceiling/drywall damage; missing siding; HVAC or electrical damage; minor cracks or settling of foundation. Minor damage to septic system.	Water up to 18" in essential living space or damage to mechanical components in unfinished area. Crawlspace – soaked insulation. Mobile home- water line below floor system; skirting or HVAC impacted.
MAJOR			
Structure is potentially uninhabitable. Extensive structural damage that requires extensive repairs to make habitable. Take photos	Failure or partial failure of major structural components. Major damage to utilities: furnace, water heater, well, septic system.	Walls cracked or collapsed; exterior frame damaged; portion of roof off or collapsed. Foundation undermined or shifted. Structure penetrated by large foreign object, such as tree.	Water above 18", or covering electrical outlets in essential living space. A water line in first floor living area when basement or unfinished area is submerged. Mobile home-water has come in contact with the floor system; home displaced from foundation.
DESTROYED			
Structure is a total loss. Take photos Not economically feasible to rebuild.	Structure leveled above the foundation, or second floor is gone. Foundation or basement is damaged beyond repair.	Structure leveled or has major shifting off its foundation or only the foundation remains. Roof is gone, with noticeable distortion to walls.	Complete failure of 2 or more structural components. Mobile home- water more than 18" above floor system.

Tips: Estimating Water Depths

Brick - 2 1/2 inches per course

Lap or vinyl siding - 4 or 8 inches per course

Stair risers - 7 inches

Cinder block - 8 inches per course

Door knobs - 36 inches above floor

Standard doors - 6 feet 8 inches

Electrical outlet – 18 inches to middle