



Guidelines for Determining Damage to Manufactured Homes

	DEFINITION	FLOOD EVENT	WIND EVENT
AFFECTED	<u>Habitable</u> Minimal damages to the dwelling and/or contents and is habitable without repairs.	<ul style="list-style-type: none"> • No damages affecting habitability; cosmetic damages only 	<ul style="list-style-type: none"> • Dwelling's frame in not bent, twisted or otherwise compromised. No structural components have been damaged.
MINOR	<u>Uninhabitable</u> Damages may be repaired within 30 days making the structure habitable.	<ul style="list-style-type: none"> • Water line is below the floor system. • Skirting or HVAC may be impacted. 	<ul style="list-style-type: none"> • Minor structural damage (not displaced from foundation). • Other structural components may have minor damage (windows, doors, roof, duct work, etc.)
MAJOR	<u>Uninhabitable</u> Significant structural damages requiring longer than 30 days to repair. Extensive repairs will be required to become habitable.	<ul style="list-style-type: none"> • Water that impacts the floor system (belly board insulation, duct work, subflooring) or • Water line up to 12 inches in the living area. 	<ul style="list-style-type: none"> • Displaced from foundation. • Other structural components have been damaged (windows, doors, wall coverings, roof, bottom board insulation, utility hook-up)
DESTROYED	<u>Uninhabitable</u> Structure is a total loss. There is no value associated with the structure except for its basic material content (scrap)	<ul style="list-style-type: none"> • Water line higher than 12 inches. • Frame twisted, bent, or otherwise compromised. • Interior so compromised by contamination, that clean up is infeasible. 	<ul style="list-style-type: none"> • Frame is bent, twisted, or otherwise compromised. • Missing roof or has sustained significant damage to roof covering, sheathing, and framing.
INACCESSIBLE	This group includes dwellings that are inaccessible due to damaged roads/bridges or high water levels.		
SPECIAL CONSIDERATIONS	The above levels are set as guidelines with many factors influencing the final determination. For example, the damage caused by water level is dependent upon several variables, to include: how long the water has been in the dwelling, the presence of contaminants in the flood water (fuel oil, sewage, debris, etc) and if they present a health and safety hazard rendering the dwelling uninhabitable.		