	DEFINITION	FLOOD EVENT	WIND EVENT
AFFECTED	Habitable Minimal damages to the structure and/or contents and is habitable without repairs.	• Minimal flooding with less than 3" in an occupied or required room.	• Missing shingles
MINOR	Uninhabitable Damages may be repaired within 30 days making the structure habitable.	• 3" to 18" of water in an occupied or required room. • Damage or disaster related contamination to private well or septic system.	• Windows/doors are damaged and unsecurable. • Damage to functional components (Furnace, water heater, HVAC systems)
MAJOR	Uninhabitable Significant structural damages requiring longer than 30 days to repair.	• 18" or more of water on the first floor or water that covers the electrical outlets. • Water in the basement which compromises the structural integrity of the home.	• Structural failure of walls, roof, and foundation which are repairable. • Damage to windows, doors, exterior walls. • Extensive debris and utility problems.
DESTROYED	Uninhabitable Structure is a total loss and damage is to such an extent that repair is not feasible and has left the home permanently uninhabitable.	• Complete failure of 2 or more major structural components, such as collapse of basement walls/foundation, walls or roof. • Only foundation remains. • A structure that will require removal or demolition by local government due to a confirmed imminent danger, such as; impending landslides, mudslides, or sinkholes.	• Complete failure of 2 or more major structural components, such as collapse of basement walls/foundation, walls, or roof. • Only foundation remains. • Condemned structure that will require demolition or removal by local government due to disaster related health and safety concerns.
INACCESSIBLE	This group includes homes 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 home, the materials used to build the home, the presence of contaminants in the flood water (fuel oil, sewage, debris, etc) and if they present a health and safety hazard rendering the home uninhabitable.		