

## Damage Assessment—Frame Home

### System Damage (indicate percent)

Foundation \_\_\_\_\_  
Floor/Frame \_\_\_\_\_  
Exterior Walls \_\_\_\_\_  
Roof \_\_\_\_\_

Interior Walls \_\_\_\_\_  
Plumbing \_\_\_\_\_  
HVAC \_\_\_\_\_  
Electrical \_\_\_\_\_

Assessor: \_\_\_\_\_

Phone: \_\_\_\_\_

Date: \_\_\_\_\_

Location: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Observable Damage Defined

**Foundation:** If the foundation is undermined, partly missing, sagging or shifted, it is damaged. If these conditions are present, there's a good chance of damage to the floor, plumbing, electrical, HVAC and wall systems.

**Floor:** If it is shifted, sagging, or been submerged in water it is damaged. If these conditions are present, there's a good chance of damage to the electrical, HVAC, finish and wall systems.

**Exterior Walls:** If they are missing, shifted, sagging, distorted, or cracked, they are damaged. If these conditions are present, there's a good chance of damage to the roof, electrical, plumbing and HVAC systems.

**Roof:** If it is missing, sagging, collapsed, or submerged, it is damaged. If these conditions are present, there's a good chance of damage to wall and electrical systems. If the roof is flood damaged, all systems are damaged.

### Non-Observable Damage Defined

**Plumbing:** If water supply or waste water items are broken or contaminated, it is damaged.

**Electrical:** If submerged, interior distribution system missing, or disconnected, it is damaged.

**HVAC:** If submerged, fuel source missing, or disconnected, it is damaged.

**Interior Walls and Finish:** If missing, sagging, collapsed or submerged (fully or partially), it is damaged.

### Damage Categories Defined

**Destroyed:** All systems damaged or destroyed, habitation not possible.

**Major:** Four or more systems are damaged or destroyed. Damage exceeds 45% total damage.

**Minor:** One to three systems are damaged or destroyed.

**Affected:** Some damage to structure; habitation is possible with no repairs.

Comments or suggestions: \_\_\_\_\_  
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