

Description	Definition
Affected	<p>This category includes dwellings with minimal damage to structure and/or contents and the home is habitable without repairs. This category also applies to homes that are initially inaccessible. Once accessible, a more accurate evaluation of the level of damage can be completed.</p>
Minor Damage	<p>Minor damage encompasses a wide range of damage and is generally the most common type of damage. Minor damage exists when the home is damaged and uninhabitable, but may be made habitable in a short period of time with home repairs. Some of the items that determine minor damage are listed below:</p> <ul style="list-style-type: none"> • Damages less than the maximum Housing Assistance Repair Grant. • Windows or doors blown in. • One foot or more of water/sewer backup in basement (i.e., furnace, water heater damage). • Has less than 50% damage to structure.
Major Damage	<p>Major damage exists when the home has sustained structural or significant damages, is uninhabitable and requires extensive repairs. Any one of the following may constitute major damage.</p> <ul style="list-style-type: none"> • Substantial failure of structural elements of the residence (e.g., walls, roof, floors, foundation, etc.). • Damage to the structure that exceeds the Home Repair Grant maximum. • Has more than 50% damage to structure. • One foot or more of water on the first floor (of a home with basement).
Destroyed	<p>Destroyed means the structure is a total loss or damaged to such an extent those repairs are not economically feasible. Any one of the following may constitute a status of destroyed:</p> <ul style="list-style-type: none"> • Structure is not economically feasible to repair. • Structure is permanently uninhabitable. • Complete failure of major structural components (e.g., collapse of basement walls/foundation, walls, or roof). • Only foundation remains. • Two or more walls destroyed and roof substantially damaged. • House pushed off foundation • An unaffected structure that will require removal or demolition (e.g., homes in imminent danger due to impending landslides, mudslides, or sinkholes; beachfront homes that must be removed due to local ordinance violations as a result of beach erosion).