**Damage Assessment—Frame Home**

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

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

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

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

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**System Damage (indicate percent)**

Foundation \_\_\_\_\_\_\_\_\_\_

Floor/Frame \_\_\_\_\_\_\_\_\_\_

Exterior Walls \_\_\_\_\_\_\_\_\_\_

Roof \_\_\_\_\_\_\_\_\_\_

Interior Walls \_\_\_\_\_\_\_

Plumbing \_\_\_\_\_\_\_\_\_\_

HVAC \_\_\_\_\_\_\_\_\_\_

Electrical \_\_\_\_\_\_\_\_\_\_

**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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