

Cal OES DAMAGE DEFINITIONS – INDIVIDUAL ASSISTANCE

DEFINITIONS:

Primary Residence/dwelling:

Any individual unit of housing. Included are single- and multiple-family homes (including farm-related residences), condominiums, townhouses, apartment houses, hotels and motels (if the occupants make such accommodations their residences), mobile homes (including motor homes and travel trailers used as residences), and nursing homes. *Notations should be made of non-traditional dwellings, i.e., tent, tree-house*

Business:

Businesses of any size, including rental property, cottage industries, home offices. Includes non-profit organizations such as charities, churches, private universities, etc. Includes fishers (boats, nets, traps). Also includes agri-related businesses such as trucking companies; packing houses, and fishing industry businesses such as canneries. DOES NOT INCLUDE farms, ranches, or aquacultural concerns.

Other:

Secondary homes or vacation property, unless counted as rental property. Detached structures, including garages, outbuildings; pump houses. DO NOT count in this category if the primary building has already been counted above as “residence” or “business”. *Notations should be made of non-structural losses, i.e., vehicles only.* DO NOT INCLUDE farm related losses.

CATEGORIES:

Destroyed: Building/item is a total loss or is damaged to the extent that it is not usable and not economically repairable. No longer in existence, or sustaining greater than 75% uninsured damage. *For example, if a home is moved off its foundation or has been flattened, it would be considered destroyed.*

Major Damage: Building/item is damaged to the extent that it is no longer usable and may be returned to service only with extensive repairs. Not habitable, unsafe, or sustaining between 40 and 75% uninsured damages. *For example, a home has been flooded and the water level was high enough to severely impact the electrical outlets, or the roof has blown off or collapsed allowing heavy rains to damage the inside of the home.*

Minor Damage: Building/item is damaged and may only be used under limited conditions, but may be restored with minor repairs. *For example, water has entered the home damaging floors and carpets however the water level does not impact the electrical outlets.*

Affected (Buildings only): Some damage to structure and/or suspected damage to necessary appliances. Structure is usable without repairs with loss of ingress/egress (high water, bridge or road wash out), unsafe conditions (sewage, non-potable water, no utilities); or threat from slides, erosion, etc. *For example, some damage to property could include leaks in windows or roof, accessibility of the property, or power outages.*

EMPLOYMENT: Number impacted

BUSINESS: Businesses (defined above) where there is physical damage (counted above).

AGRICULTURE: (Defined below) where there is physical damage (counted below).

OTHER: No physical damages to structure/equipment but events, such as road closures, prevented owner or worker from reaching place of employment. Include commercial fishing industry, i.e., high seas; harbor closed.

OWNER: Include the number of business owners; franchise holders, contractors. Any person who would be considered "self-employed" and not normally collect unemployment benefits. Include commercial fishermen who own their own boat; and farmers, etc.

EMPLOYEES: Include the number of workers (permanent or temporary). Include crew members on commercial fishing boats; farm laborers.

AGRICULTURAL DAMAGE: Include damages and production losses to farms, ranches, and aquacultural concerns. Include wineries; Christmas tree farms, dairies.

FARM LABOR HOUSING: Count only those structures which is supplied by the farmer and is used to house farm labor, i.e., bunkhouses.

NOTE:

FEMA - uses all four categories

SBA – uses two categories (destroyed/major and minor/affected)