

Substantial Damage Assessment field inspection guidance*

Foundation

Things to look for:

- House moved off foundation (50% or higher)
- Cracks in foundation (20% or higher)
- Piers shifted in crawlspace
- Piles exposed (10% or higher)

Can put a low percent damage (5%) if uncertain but believe there may be some damage.

Superstructure

Includes – framing, roof trusses, floor joists (together these things make up 100%)

Things to look for:

- Broken/shifted studs (10% or higher)
- Rotten wood (10% or higher)
- Walls knocked down (20% or higher)
- Damage to roof trusses due to fallen trees, debris, etc. (10% or higher)

Can put a low percent damage (5%) if uncertain but believe there may be some damage.

Roof covering

Things to look for:

- Blown off shingles (5% or higher)
- Debris fallen on roof

Exterior Finish

Includes – Brick veneer, siding material, attached porches and decks, insulation, (together these things make up 100%)

Things to look for:

- Brick veneer sloughed off
- Siding fallen off
- Porches/decks unattached, damaged, or gone
- Wet insulation under the house

Interior Finish

Includes – Sheetrock (40%), baseboards (10%), trim (10%), ceiling (40%)

Things to look for:

- How high did the water get inside the house?
- Did the walls get wet?
- Are there baseboards?
- Was there damage to the ceiling because of roof damage?

Common example: 2 ft. of water in a house with 8 ft. ceilings:

- Sheetrock comes in 4 ft sections so you can assume half the sheetrock will be replaced (20%)
- All the baseboards were wet and will be replaced (10%)
- Half (or less) of the trim will be replaced (5%)

Total Damage for Interior finish – 35%

Doors and windows

Includes – all interior and exterior doors, all windows (together they make up 100%)

Things to look for:

- Water inside the house typically means all interior doors need to be replaced
- Warped exterior doors (damage may depend on material type)
- Any windows that were under water
- Broken windows
- Moisture in windows

Example – 2 ft of water in the house. There are a total of 10 interior doors, 15 windows, and 2 exterior doors. All interior doors will need to be replaced. $10/27 = .37 = 37\%$. If the exterior doors need to be replaced also, suggest rounding up since exterior doors are typically more expensive.

Cabinets and Countertops

Includes – kitchen and bathroom lower cabinets (60%), countertops (10%), upper kitchen and/or bathroom cabinets (30%)

Things to look for:

- Water inside the house (> 6 in.) typically means that all lower cabinets will need to be replaced
- Countertops are usually connected to cabinets (some types of countertops such as granite or quartz, might be saved if did not get wet)

Floor finish

Includes – sub-floor* (30%) and finish (70%)

Things to look for:

- If water inside house floor will need to be replaced
- Sub-floor may depend on amount of time water was in the house

*some communities may choose to add sub-floor to exterior finish

Plumbing

Includes – all plumbing inside the house, septic system

Things to look for:

- Plumbing supplies outside home (example – toilet has been removed and is outside)
- Septic system has been exposed

Can put a lower percent damage (5%) if uncertain but believe there may be some damage.

Electrical*

Includes – outlets (25%), switches (25%), meter box (25%), fixtures (25%)

Things to look for:

- Depth of water inside house will determine if outlets, switches, and fixtures got wet
- Did meter box get wet?

*electrical can be highly variable based on the professional opinion of staff

Appliances

Includes – built in appliances such as built-in stove top/oven, dishwasher and water heater* (does not include refrigerator, washer/dryer)

Divide number of appliances that need to be replaced by total number appliances

Ex: House had 2 ft of water. There is a built-in dishwasher and an elevated hot water heater outside. The dishwasher needs to be replaced therefore damage is 50%.

*some communities may choose to add water heater to plumbing

HVAC

Includes – condenser (25%), air handler (25%), duct work (50%)

Things to look for:

- Is duct work under the house or in the attic (look for placement of vents if cannot see under house)?
- Did the condenser/air handler get wet (if so, assume it is non-functioning)?
- Are the condenser and handler one unit or separate units?
- Is there more than one unit?

Skirting/Forms Piers for Manufactured homes

Things to look for:

- Is the skirting gone/damaged/removed (10% or higher)?
- Have piers shifted/collapsed (10% or higher)?

Depreciation Ratings

- Very Poor Condition – The structure is dilapidated and deteriorating. The residence is uninhabitable and most likely abandoned.
- Requires Extensive Repairs – The residence can be inhabited but is in need of extensive repairs and maintenance.
- Requires Some Repairs – The residence requires some repair and maintenance.
- Average Condition (most commonly used) – There is normal wear on the house, but no signs of major repairs or maintenance needed.
- Above Average Condition – Little visible wear on the structure, but it is not considered “brand new”. Most functional value is remaining.
- Excellent Condition – Structure was recently built (2 years old or less). There is no visible deterioration. This condition is rare in structure inventories and should be reserved for only brand-new structures that have all functional value remaining.
- Other – Determined by inspector (must provide a reason)

*This guide is made up of recommendations based on past SCDNR experience. Communities may have different needs/experiences and may vary from this guide as needed. Communities must remain consistent with their variations from this guidance.