

FACT SHEET: Safe, Sanitary, and Functional Homes

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- Hurricane Florence survivors who do not have home insurance may be eligible for help from FEMA to restore their homes to a safe, sanitary and functional condition.
- FEMA assistance is not the same as insurance. Assistance only provides the basic needs for a home to be habitable—including toilets, a roof, critical utilities, windows and doors. Examples of ineligible items may include non-essential cabinets and garage doors.
- Home damage must be disaster caused. A home inspection is required to calculate the FEMA verified loss. Calculations are based on recorded damages for the general depreciation amount for items of average quality, size and capacity.
- Safe, sanitary and functional homes meet the following conditions:
 - The exterior is structurally sound, including the doors, roof and windows.
 - The electricity, gas, heat, plumbing, and sewer and septic systems function properly.
 - The interior's habitable areas are structurally sound, including the ceiling and floors.
 - The home is capable of operating for its intended purpose.
 - There is safe access to and from the home.

Examples

- **Appliances:** FEMA may assist in the replacement or repair of disaster-damaged furnaces and hot-water heaters. Non-essential items like dishwashers and home entertainment equipment will not be covered.



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Page 1 of 3

- **Ceiling and Roof Damage:** FEMA may assist to repair disaster caused leaks in a roof that damage ceilings and threaten electrical components like overhead lights. The cost to fix minor stains from roof leaks is not reimbursable.
- **Floors:** FEMA may assist to repair subfloors in occupied parts of the home that were damaged due to the disaster.
- **Windows:** FEMA may assist with disaster-related broken windows, but not blinds and drapes.

Determining Livability

- FEMA verified loss calculations vary because every applicant's situation is different. Expenses for repairs that exceed the conditions to make a home safe, sanitary and functional are ineligible.
- FEMA uses multiple methods to verify habitability, including on-site inspections and the use of technology—such as satellite imagery combined with applicant assessments. The most common type of verification is an on-site inspection.

On-Site Inspections

- FEMA provides specific guidelines that inspectors must follow during the on-site inspection to assess a home's habitability. FEMA inspectors record the damage viewed, along with information provided by the applicant, but they do not determine the applicant's eligibility for disaster assistance.
- A FEMA inspector will visit the damaged home to assess disaster-caused damage to the applicant's pre-disaster residence and personal property—such as furniture, appliances, vehicles and essential equipment for daily household needs.
- The FEMA inspector may also photograph damage to help document disaster-caused losses that render the applicant's residence uninhabitable, unsafe or inaccessible. But FEMA inspectors will not physically inspect areas that are unsafe for them to access.



- For homeowners, habitability is based on all recorded disaster-caused damage.
- For renters, the habitability determination is based on the disaster-caused damage that has not yet been repaired at the time of the inspection. Renters are not responsible for repairs to the damaged dwelling, so if repairs have been made or are being made, the inspector will note the condition at the time of the inspection.
- For additional information, please see the Individuals & Households Program Unified Guidance, which can be found at [fema.gov/ihp-unified-guidance](https://www.fema.gov/ihp-unified-guidance).

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Page 3 of 3