

How FEMA Determines if a Home is Habitable

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FEMA considers specific factors when determining if a survivor can return to a safe, sanitary and functional home after a storm such as Hurricane Laura.

Hurricane Laura survivors who received determination letters from FEMA may have questions about how FEMA determines whether their home can be lived in. Some may question the “habitability” or “inhabitability” determination of their home as a result of the disaster damage.

Defining Habitability

FEMA defines a habitable home as one that is safe, sanitary, functional and presents no disaster-caused hazards to the occupants. Under this definition, a house may have hurricane damage but still be occupied while repairs are underway.

FEMA verifies if a home is habitable in several ways, including on-site inspections and use of technology, such as satellite imagery, combined with applicant self-assessments.

A FEMA inspection determines if home repairs are needed to ensure the safety or health of the occupants or to make the home functional.

FEMA’s Individuals and Households Program guidance determines eligibility for the following types of assistance based on a home’s habitability:

- Lodging Expense Reimbursement;
- Rental Assistance;
- Home Repair Assistance and Replacement Assistance;
- Direct Housing Assistance; and,
- Other Needs Assistance like moving and storage costs



FEMA

FEMA may help when the primary residence has been destroyed, is inhabitable or is inaccessible.

Eligibility for federal assistance

FEMA considers these factors when determining if an applicant is eligible for federal assistance:

- The exterior is structurally sound, including windows, doors and roof;
- The electricity, gas, heat, plumbing, etc., are functioning;
- The interior is structurally sound, including floors, walls and ceiling;
- There is safe access to and from the home;
- The septic and sewer systems are functioning properly; and,
- The water supply or well (if applicable) is functioning.

For more information or to register for assistance:

- Call the FEMA Helpline at 800-621-3362 (TTY 800-462-7585).
- Visit disasterassistance.gov/.
- To find a drive-thru Disaster Recovery Center (DRC), text 43362 and type DRC and a ZIP code (for example DRC 12345).
- To receive a link to download the FEMA app:
 - Apple devices: text APPLE to 43362
 - Android devices: text ANDROID to 43362
 - Visit fema.gov/about/news-multimedia/app

For the latest information on Hurricane Laura, visit fema.gov/disaster/4559. Follow the FEMA Region 6 Twitter account at twitter.com/FEMARegion6.

