

FACT SHEET: Home Inspections for Homeowners and Renters

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Survivors whose homes were damaged by Hurricane Michael and are uninsured or underinsured, may be eligible for federal assistance. Whether the applicant is a homeowner or renter, FEMA will assess the habitability of a home and verify loss.

- FEMA primarily uses an on-site inspection to gauge whether the condition of the home is safe, sanitary and functional.
- An on-site inspection also may be used to verify loss and calculate damage.

On-Site Inspections

- In general, a FEMA home inspection takes 20-40 minutes to complete.
- FEMA provides specific guidelines that inspectors must follow. Inspectors visit the home and perform an on-site inspection to record the damage viewed, along with information provided by the applicant. Inspectors do not determine the applicant's eligibility for disaster assistance.
- A FEMA inspector assesses disaster-caused damage to the applicant's residence and personal property—such as furniture, vehicles and essential equipment for daily household needs.
- A home inspection is required in order to calculate and verify loss. Calculations are based on the general depreciation amount for items of average quality, size and capacity. For homeowners, home-repair estimates only cover those costs needed to make a home safe, sanitary and functional.
- The FEMA inspector also may photograph damage to help document disaster-caused losses that render the applicant's residence uninhabitable, unsafe or inaccessible.
- FEMA inspectors will not physically inspect areas that are unsafe for them to access.
- Inspectors may ask for documents to verify personal identification, insurance, and occupancy. They also may ask applicants if they plan to relocate while



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repairs are being made.

Inspections to Assess Habitability and Verify Loss for Homeowners

- Inspectors will ask for documents to prove ownership of the primary residence and review household composition.
- Federal assistance from FEMA only provides the basic needs for a home to be habitable. To be considered safe, sanitary and functional, homes must 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 ceiling and floors. The home is capable of operating for its intended purpose.
 - There is safe access to and from the home.
- Inspectors look at damage to each of the following areas to gauge habitability and calculate loss:
 - **Appliances:** FEMA may assist in the replacement or repair of disaster-damaged furnaces and hot-water heaters. Non-essential items, like dishwashers, will not be considered.
 - **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 disaster-damaged subfloors in occupied parts of the home.
 - **Windows:** FEMA may assist with disaster-related broken windows, but not blinds and drapes.

Inspections to Assess Habitability and Verify Loss for Renters

- Aside from verifying loss of personal property, inspectors must assess habitability of the rental home at the time of the inspection.
- Using a FEMA-provided checklist, inspectors select one of the following five broad categories of damage that best reflect the overall structural condition to the renter's home and its habitability:
 - **Destroyed**—when the building sustained structural damage to all phases of construction— foundation, floor, wall and roof—and habitability is



compromised.

- **Major Structural Damage**—when the home incurred four feet or more of flood water on the first occupied floor and/or:
 - The majority of the foundation walls or piers are collapsed or significantly separated from the door frame.
 - The majority of the roof or wall components are structurally damaged and/or the only access bridge has collapsed.
- **Moderate Structural Damage**—when the home incurred less than four feet of floodwater on the first occupied floor and/or:
 - The heating/cooling system requires repair.
 - Windows and doors require repair to be safe and secure.
 - Roof cover or siding damage prevents safe and sanitary occupancy.
 - A professional is required to clean the occupied areas of the home or reconnection of utilities is necessary for occupancy.
 - Road or bridge repairs are required to gain access.
- **Minor or No Damage Affecting Safety, Sanitation, Security, Function or Access**—when minor interior wall damage and/or lost or damaged chimney cap and/or minimal damage to roof or floor covering and/or minor damage to window glass.
- **Repairs Made**—when the home was uninhabitable at the time of the event, but at the time of the inspection, repairs have been made to make the home habitable.

For additional information on home inspections for homeowners and renters, please see the FEMA's Individuals & Households Program Unified Guidance page.

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