



**Federal Emergency Management Agency**  
Housing Inspection Services

**INSPECTION GUIDELINES**  
**DR 4560-PR**

**Government Task Monitors – Ronald Kincer / Marty Burner**  
**Inspection Services Coordinator – Herbert Cohen / Hubert Gilkey**  
**Incident Type – Tropical Storm Isaias**  
**Incident Period – July 29-31, 2020**  
**Presidential Declared Date – September 9, 2020**  
**Governors Declaration of State of Emergency – July 29, 2020**

**REMOTE INSPECTIONS – INTERVIEW PROCESS:**

The remote inspection process requires experienced inspectors to interview applicants using the inspection software as well as the procedures and guidelines that govern the inspection process. Inspectors make phone contact with the applicant and follow the standard protocol they use on field inspections. They begin by verbally confirming the applicant's name and contact information and proceeding to follow the prompts in the inspection software to address household members, number of bedrooms occupied, utility outages, and unmet needs. The inspector will ask the applicant questions about the type of home they live in, the foundation, and the degree of damage the home sustained from the disaster. The inspector will ask any clarifying questions as they deem necessary from their experience and from the information the applicant provides to arrive at an overall classification of the degree of real property damage to the home. Once the inspector has determined the level of real property damage, personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence.

**SUPPORT TO APPLICANTS**

**Limited English Proficiency (LEP)** - The inspector will accommodate applicants who have limited ability to communicate in English. The primary strategy is to determine if there is anyone in the home 16 years of age or older who can assist as a translator. A secondary strategy is to ask the applicant if they have a friend or another person 16 years of age or older who can participate in the inspection interview and provide translation assistance. If neither of these two options is possible, alternative methods may include language translation call services, or returning the inspection for reassignment to a compatible speaking inspector.

**Other Forms of Communication** - The inspector is required to accommodate any special need an applicant has in order to communicate during the inspection process. Accommodations may include assistive technology including computers and text messaging.

**Immediate Needs** - If the inspector encounters an applicant with an immediate need impacting their safety or welfare, it will be reported to the Field Supervisor for referral to FEMA.

**Standard of Conduct / Conflict of Interest** - Inspectors, employed by or under contract to FEMA to perform Individual Assistance inspections, shall not be part of any trade or financial transactions involving the purchase or sale of any real or personal property belonging to an applicant or household member who is assigned for inspection or being inspected by the designated inspector. The inspector shall not conduct an inspection on a family member, friends, or business associates home where a conflict of interest may arise. When there is a conflict of interest with the applicant the inspector will return the inspection to the host for reassignment to another inspector.

**APPLICANT INFORMATION**

The inspector is required to verify the applicant's name, damaged home address, county, current mailing address, lot or apartment number if applicable, and phone numbers. The inspector will make any updates to the applicant's information. The inspector will not make complete Registrant name changes from one individual to another.

**Designated Area** - The inspector is required to verify the applicant resides in a designated area. If the area is undesignated, the inspection will be returned as complete. The applicant will be advised to contact their local emergency management agency in case the area is designated at a later date.

**Primary Residence** - The inspector is required to ask every applicant if the home is their primary residence where they reside more than six months a year.

- If the applicant states the home is not their primary residence the inspector is required to ask if they have another home in the designated area that was damaged. If so, the inspector will correct the address and perform a complete inspection of the applicant's primary residence.
- If the applicant states the home is not their primary residence and does not have a home in the designated area, the inspector will return the inspection with occupancy status Not Primary Residence (NPR). Examples of NPRs include rental property, a secondary home, or commercial property. The inspector is still required to ask the applicant about unmet needs and transportation.

**Incident Period** - The inspector is required to ask the applicant if the damage occurred in the incident period.

- Only damage that occurred within the incident period will be recorded.
- If all damage occurred outside of the incident period, the inspection will be returned as complete.

**Household Composition** - Defined as the number of household members who resided in the home at the time of the event. The household composition and number of bedrooms occupied includes joint-custody children and college students away from the home and expected to return on session breaks. It does not include boarders, renters, or live-in landlords who have a commercial relationship with the applicant.

**Occupants** - The inspector is required to review occupant information. Information to be reviewed includes names of all of the people, including children, who lived in the home at the time of the event, age, and relationship status. Boarders, renters, and live-in landlords are included in the occupants section.

**Bedrooms Occupied** - The inspector is required to confirm the number of bedrooms occupied at the time of the event. The number of bedrooms occupied will identify only those rooms occupied by the applicant and the members of the household. The count does not include boarders, renters or live-in landlords.

## **OCCUPANCY AND OWNERSHIP VERIFICATION**

For the majority of CONUS located dwellings, FEMA will have verified occupancy and when applicable ownership prior to the inspection being issued. When not confirmed by FEMA, and the applicant is a renter, inspectors will contact the landlord (when information is provided) to confirm occupancy and, when verified, comment on the landlord's name and contact number. At least three attempts are required over two days with 5-6 hours between each call. No other verification of occupancy or ownership is required by the inspector.

### **Occupancy**

- The inspector is not required to prove "Intent to Occupy". For example, if the applicant lived elsewhere at the time of the disaster while the home was under construction or if the home was recently purchased, the inspector will complete the inspection and record occupancy as "Not Verified". A comment is required about the impending occupancy.

### **Ownership**

- Ownership status can only be changed from owner to renter if the applicant states they are a renter. A comment is required.
- The inspector will change the applicant from a renter to an owner if the applicant registered as a renter but claims they are an owner at the time of the inspection. A comment is required.
- If the applicant claims they are the owner and FEMA has not verified ownership prior to the inspection being issued, the inspector will select “not verified” for ownership and perform a complete inspection.

**Insurance Coverage** - The inspector is required to ask every applicant if they have insurance. All additional insurance types will be added if not already listed.

## HOME INFORMATION

**Residence Type** - Standard residence types include single family/duplex, mobile home, travel trailer, apartment, condo, townhouse, boat, and “other”. Additional less commonly used residence types include College Dormitories, Assisted Living Facilities, Military Housing, and Correctional Facilities. The inspector will address relocation as “No” because applicants residing in these types of homes typically have their housing needs met by the institution and do not incur costs to relocate.

**Residence Size** – The inspector will record the residence size as 100 square feet.

**Water level** - The high water mark is recorded on the highest floor where it was located.

**Foundation** - Foundation types include basement, crawlspace, slab, and “other”. A basement is an enclosed area of the home where any portion of the exterior wall or concrete floor is below grade. Split level homes are excluded from the definition of a basement.

## CAUSE OF DAMAGE (COD)

**Flood** — The partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source. Flood must be rising water from overflowing water sources. It is generally a temporary condition. Flood is used when landslide, mudflow, or seepage is triggered by inundation or runoff.

## REAL PROPERTY / STRUCTURAL DAMAGE

The inspector will record the SINGLE greatest damage level for each reported COD. When a dwelling contains a basement and flooding rose to the first floor, inundating the basement, the inspector will record both a basement damage level and a dwelling damage level. The inspector will separately address damages outside the footprint of the dwelling (wells, septic systems, road/bridges, HVAC, ADA ramps) as necessary. For renters, the inspector will use the appropriate Renter Real Property damage level, when confirmed.

- A renter’s home is assessed as it exists **at the time of the inspection**. When there is no damage impacting habitability the inspector will select No Damage/Minor Damage. If there were damages impacting habitability that have since been repaired the inspector will select Repairs Made.
- An owner’s home is assessed as it existed **immediately following the disaster**.
- Only disaster caused damage is recorded.
- Any damage conditions not caused by the current disaster will not be assessed.
- The inspector will provide a few brief/short comments describing the damage and the location, e.g., “app states roof damage to back of house” or “app states tree branch fell on roof damaging shingles”.

## REAL PROPERTY SPECIAL CONSIDERATIONS

**Roads and Bridges** - Damage to a privately owned road or bridge is only recorded when it is the sole access route and is rendered impassable. The inspector will distinguish between single-family and multi-family roads and bridges. The inspector will record the SF Service Call when there are damages to the applicant’s driveway or

personally owned road or bridge requiring repairs or debris removal to make it passable, or the MF Service Call when there are damages to a road or bridge owned jointly by the applicant and members of their community.

**Boats** - The inspector will record the appropriate damage level to the boat.

## PERSONAL PROPERTY

The inspector will assess personal property as it existed *immediately following the event*. Personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence. If the real property damages do not support the claim, the inspector will record the item as not affected.

- Living rooms, bedrooms, bathrooms and kitchens are recorded as they are furnished along with the level of damage.
- Any room furnished as a bedroom will be recorded as a bedroom regardless of whether it was occupied or unoccupied. Items typically included in a furnished bedroom are a bed, dresser, nightstand, lamp and bedding. If a room does not contain bedroom furnishings the inspector will use another designation such as an office room or utility room.
- Any room furnished with standard living room furnishings will be recorded as a living room. Items included in a furnished living room are a couch, chair, coffee table, lamps. Living rooms may also be called dens, family rooms, rec rooms, etc. It is entirely acceptable to have multiple living rooms in the home if there are multiple rooms furnished as living rooms.
- The bathroom furnishings include personal hygiene items, linens, shower curtain and rod.
- The kitchen furnishings include pots and pans, dishes, silverware, and small appliances.
- Furnishings minimally affected by the disaster are expected to be cleaned by an applicant. The inspector will record these items as not affected. Furnishings requiring more extensive or professional cleaning will be recorded as damaged.
- If it is clear the electrical components of an appliance have been inundated or it has sustained major physical damage, the inspector will record it as either "repair" or "replace".
- If an applicant is a Renter, any landlord supplied appliances and furnishings will be recorded as "Landlord Owned". If the applicant owns the same appliance supplied by the landlord and has access to the landlord supplied appliance the inspector will not record the applicant's appliance.
- The inspector will not record infant personal property when there is not an essential need in the household.
- The inspector will not record stored personal property during an initial inspection.

## PERSONAL PROPERTY SPECIAL CONSIDERATIONS

**Applicants Residing in the Same Home** - Renters have a commercial relationship with an owner or head of household. Applicants without a commercial relationship with the owner or head of household are household members.

- **Owner's Inspection:** The inspector will record rooms solely occupied by the renter as "Boarder Occupied". The inspector will not record personal property or transportation owned by the renter.
- **Renter's Inspection:** The inspector will record all rooms occupied by the renter as they are furnished and the personal property that they own. Rooms solely occupied by the owner and the owner's personal property will have the damage level of "Landlord Owned".
- **Multiple Renters' Inspection:** When two or more renters share the same home, the inspector will record all rooms claimed by the applicant. Rooms solely occupied by the other renter will be recorded per their function with the damage level "Landlord Owned".
- **Household Member's Inspection:** For applicants who do not have a commercial relationship with the head of household (Owner or Renter) and apply separately, the inspector will record damage to the home in the same manner as renters addressing their claimed room and appliance damage.

**Miscellaneous vs. Personal Property Items** - Items owned prior to the event will be recorded in the personal property section. Items purchased in response to the event will not be recorded in the miscellaneous purchase section and the applicant will be referred to the FEMA Helpline.

## UNMET NEEDS / LOSSES AND EXPENSES

The inspector is required to ask about disaster caused unmet needs. **Medical, dental, and funeral** expenses will be recorded. **Moving and storage** expenses will only be recorded when the applicant states the expenses were incurred post disaster.

**Clothing** - The inspector is required to record the disaster caused clothing need of the applicant and household members. Clothing will only be recorded when destroyed, physically gone, or when exposed to contaminants such as chemicals or sewer backup. FEMA expects applicants to clean clothing soaked by wind driven rain, seepage, or flood waters. Stored clothing will not be recorded.

**Transportation** - The inspector will confirm if all household vehicles were made un-drivable due to the disaster. If so, the inspector will inquire if any vehicles have comprehensive insurance, but will not ask to view insurance if the applicant states they have coverage. The inspector will record all vehicles for the household if it is determined the applicant does not have a drivable vehicle, and does not have comprehensive insurance coverage for their damaged/un-drivable vehicle. In these instances the inspector will select the damage level of Not Available/Not Verified for all vehicles.

**Essential Tools** - The inspector is required to ask about essential tools damaged by the disaster. Essential Tools include school books and supplies, computers, uniforms, and specialized/protective clothing required for employment but not supplied by the employer. Essential tools will only be recorded if the applicant is financially responsible for the items and the items are required to maintain employment or stay enrolled in school.

**Miscellaneous Purchases** - The inspector is required to ask about miscellaneous purchases. This includes items such as a chainsaw purchased, rented or leased after the start of the incident period to gain access and/or remove hazards to the home. The eligibility timeframe for miscellaneous purchases starts with the first day of the incident and extends for 30 days. The generator eligibility timeframe is an exception. Miscellaneous Purchase items will not be recorded. However, if the applicant indicates potentially eligible Miscellaneous Purchase items, the inspector will direct them to contact FEMA Helpline for further instructions on document submission.

**Generators as Miscellaneous Purchases** - Generators purchased in response to the disaster are only considered if the applicant states they purchased the generator to power medically-required equipment AND it was purchased before the power was restored. The eligibility dates for generators as miscellaneous purchases start with the Governors Declaration of a State of Emergency and continue through the end of the incident period or the date power was restored to the home, whichever occurs first. As with other Miscellaneous Purchase items, Miscellaneous Purchase Generators will not be recorded but the applicant should be referred to the FEMA Helpline for further instructions.

## HOME INFORMATION

**Essential Utilities Out** - The inspector is required to verify and record the status of essential **public** utility service. Public utilities include electricity, gas, water, and sewer provided by municipalities, subdivisions, or mobile home parks. This determination reflects the status of utilities **at the time of inspection**. If essential utilities were out but have been restored prior to the inspection, the correct designation is "No". This status is not used for utility systems owned by the applicant such as a well or septic system. If the only concern is the public utility outage, Habitability Repairs Required will be "No"

**Current Location** - The inspector is required to confirm the applicant's current location.

**Habitability Compromised** – Also known as Habitability Repairs Required. The habitability determination is based on the disaster caused damage to the structure or supporting systems. It is reasonable to expect applicants or their landlords to make some repairs of a minor nature without federal assistance. If the inspector indicates minimal disaster caused repairs are necessary, the habitability determination will be "No".

When a real property line item is recorded the habitability determination will be "Yes".

- The habitability determination for owners is based on real property damage as it existed ***immediately following the event***. A “Yes” answer indicates the home was not safe, sanitary and functional immediately following the event.
- The habitability determination for renters is based on the damage that has not been repaired ***at the time of the inspection***. A “Yes” answer indicates the home was not safe, sanitary and functional at the time of the inspection. If a renter’s home was uninhabitable at the time of the event, but repairs have been made and the home is now habitable, the inspector will address the habitability determination as “No” and will select Repairs Made.

### **Habitability Special Conditions**

**Forced To Relocate** - At times a renter may be displaced to allow a landlord to occupy the home. The inspector is required to verify with the landlord that the applicant was forced to relocate due to the disaster. When confirmed, the habitability determination will be “Yes”. The inspector will include the landlord’s name and phone number in a comment. Forced To Relocate will also be used for a condo owner when there is damage to real property items such as the roof or heating system located in a shared area. Mandatory/Voluntary evacuations are not considered forced to relocate situations.

**Immediate Threat or Tagged Home** - The inspector will address habitability determination as “Yes” when there is an impending event such as a mudslide in progress or a power line across the front porch. The habitability determination is also “Yes” when the home has been tagged by the local building department as unsafe to occupy due to the disaster.

**Will Relocate** - The inspector is required to ask the applicant “Have you moved, or are you going to move while repairs are being made?” when the status is “Yes” for Utilities Out, habitability determination, or Inaccessible.

### **OTHER INSPECTION TYPES**

**Inaccessible** - The inaccessible status will be indicated when the inspector determines there is no access to the damaged home using traditional or alternate routes. This determination reflects the access status ***at the time of inspection***. Common causes of inaccessibility are standing water, road closures, or damage to *public* roads or bridges. The inaccessible status is not used for *private* road or bridge damage that is the applicant’s responsibility to repair.

**No Contact** - The inspector is required to make a minimum of three contact attempts for a period of 7 days prior to returning the inspection as a “No Contact”. Call and or text contact attempts must be made over three different days and different times of day. A comment is required with the dates and times of each contact attempt. After the 7th day of the inspection being issued to the inspector and all attempts to contact the survivor are unsuccessful, the inspection may then be returned as “No Contact” to FEMA.

**Withdrawn** - When the applicant does not want to have an inspection or cannot comply with assessment in a timely manner, the inspector is required to explain that the applicant can contact the Helpline if their situation changes and return the inspection as Withdrawn. The withdrawn inspection status is also used in situations where the inspector initially made contact but is unable to re-establish contact after at least three attempts following the successful contact. A comment is required with the reason for withdrawing.





**Federal Emergency Management Agency**  
Housing Inspection Services

**INSPECTION GUIDELINES – Revised 11.18.2020**  
**DR 4562-OR**

**Government Task Monitors – Craig Wince / Ron Kincer**  
**Inspection Services Coordinator – Mike Barta / Ziggy Craft**  
**Incident Type – Wildfires and Straight-line Winds**  
**Incident Period – September 7, 2020 – November 3, 2020**  
**Presidential Declared Date – September 15, 2020**  
**Governors Declaration of State of Emergency – August 19<sup>th</sup>, 2020**

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## UNMET NEEDS / LOSSES AND EXPENSES

The inspector is required to ask about disaster caused unmet needs. **Medical, dental, and funeral** expenses will be recorded. **Moving and storage** expenses will only be recorded when the applicant states the expenses were incurred post disaster.

**Clothing** - The inspector is required to record the disaster caused clothing need of the applicant and household members. Clothing will only be recorded when destroyed, physically gone, or when exposed to contaminants such as chemicals or sewer backup. FEMA expects applicants to clean clothing soaked by wind driven rain, seepage, or flood waters. Stored clothing will not be recorded.

**Transportation** - The inspector will confirm if all household vehicles were made un-drivable due to the disaster. If so, the inspector will inquire if any vehicles have comprehensive insurance, but will not ask to view insurance if the applicant states they have coverage. The inspector will record all vehicles for the household if it is determined the applicant does not have a drivable vehicle, and does not have comprehensive insurance coverage for their damaged/un-drivable vehicle. In these instances the inspector will select the damage level of Not Available/Not Verified for all vehicles.

**Essential Tools** - The inspector is required to ask about essential tools damaged by the disaster. Essential Tools include school books and supplies, computers, uniforms, and specialized/protective clothing required for employment but not supplied by the employer. Essential tools will only be recorded if the applicant is financially responsible for the items and the items are required to maintain employment or stay enrolled in school.

**Miscellaneous Purchases** - The inspector is required to ask about miscellaneous purchases. This includes items such as a chainsaw purchased, rented or leased after the start of the incident period to gain access and/or remove hazards to the home. The eligibility timeframe for miscellaneous purchases starts with the first day of the incident and extends for 30 days. The generator eligibility timeframe is an exception. Miscellaneous Purchase items will not be recorded. However, if the applicant indicates potentially eligible Miscellaneous Purchase items, the inspector will direct them to contact FEMA Helpline for further instructions on document submission.

**Generators as Miscellaneous Purchases** - Generators purchased in response to the disaster are only considered if the applicant states they purchased the generator to power medically-required equipment AND it was purchased before the power was restored. The eligibility dates for generators as miscellaneous purchases start with the Governors Declaration of a State of Emergency and continue through the end of the incident period or the date power was restored to the home, whichever occurs first. As with other Miscellaneous Purchase items, Miscellaneous Purchase Generators will not be recorded but the applicant should be referred to the FEMA Helpline for further instructions.

## HOME INFORMATION

**Essential Utilities Out** - The inspector is required to verify and record the status of essential **public** utility service. Public utilities include electricity, gas, water, and sewer provided by municipalities, subdivisions, or mobile home parks. This determination reflects the status of utilities **at the time of inspection**. If essential utilities were out but have been restored prior to the inspection, the correct designation is "No". This status is not used for utility systems owned by the applicant such as a well or septic system. If the only concern is the public utility outage, Habitability Repairs Required will be "No"

**Current Location** - The inspector is required to confirm the applicant's current location.

**Habitability Compromised** – Also known as Habitability Repairs Required. The habitability determination is based on the disaster caused damage to the structure or supporting systems. It is reasonable to expect applicants or their landlords to make some repairs of a minor nature without federal assistance. If the inspector indicates minimal disaster caused repairs are necessary, the habitability determination will be "No".

When a real property line item is recorded the habitability determination will be "Yes".

- The habitability determination for owners is based on real property damage as it existed ***immediately following the event***. A “Yes” answer indicates the home was not safe, sanitary and functional immediately following the event.
- The habitability determination for renters is based on the damage that has not been repaired ***at the time of the inspection***. A “Yes” answer indicates the home was not safe, sanitary and functional at the time of the inspection. If a renter’s home was uninhabitable at the time of the event, but repairs have been made and the home is now habitable, the inspector will address the habitability determination as “No” and will select Repairs Made.

### **Habitability Special Conditions**

**Forced To Relocate** - At times a renter may be displaced to allow a landlord to occupy the home. The inspector is required to verify with the landlord that the applicant was forced to relocate due to the disaster. When confirmed, the habitability determination will be “Yes”. The inspector will include the landlord’s name and phone number in a comment. Forced To Relocate will also be used for a condo owner when there is damage to real property items such as the roof or heating system located in a shared area. Mandatory/Voluntary evacuations are not considered forced to relocate situations.

**Immediate Threat or Tagged Home** - The inspector will address habitability determination as “Yes” when there is an impending event such as a mudslide in progress or a power line across the front porch. The habitability determination is also “Yes” when the home has been tagged by the local building department as unsafe to occupy due to the disaster.

**Will Relocate** - The inspector is required to ask the applicant “Have you moved, or are you going to move while repairs are being made?” when the status is “Yes” for Utilities Out, habitability determination, or Inaccessible.

### **OTHER INSPECTION TYPES**

**Inaccessible** - The inaccessible status will be indicated when the inspector determines there is no access to the damaged home using traditional or alternate routes. This determination reflects the access status ***at the time of inspection***. Common causes of inaccessibility are standing water, road closures, or damage to *public* roads or bridges. The inaccessible status is not used for *private* road or bridge damage that is the applicant’s responsibility to repair.

**No Contact** - The inspector is required to make a minimum of three contact attempts for a period of 7 days prior to returning the inspection as a “No Contact”. Call and or text contact attempts must be made over three different days and different times of day. A comment is required with the dates and times of each contact attempt. After the 7th day of the inspection being issued to the inspector and all attempts to contact the survivor are unsuccessful, the inspection may then be returned as “No Contact” to FEMA.

**Withdrawn** - When the applicant does not want to have an inspection or cannot comply with assessment in a timely manner, the inspector is required to explain that the applicant can contact the Helpline if their situation changes and return the inspection as Withdrawn. The withdrawn inspection status is also used in situations where the inspector initially made contact but is unable to re-establish contact after at least three attempts following the successful contact. A comment is required with the reason for withdrawing.



**Federal Emergency Management Agency**  
Housing Inspection Services

**INSPECTION GUIDELINES**  
**DR-4563-AL**

**Government Task Monitors – Ricardo Carrasquillo/Todd Milliron**  
**Inspection Services Coordinator – Gary Burden**  
**Incident Type – Hurricane Sally**  
**Incident Period – September 14, 2020 through September 16, 2020**  
**Presidential Declared Date – September 20, 2020**  
**Governors Declaration of State of Emergency – September 14, 2020**

**REMOTE INSPECTIONS – INTERVIEW PROCESS:**

The remote inspection process requires experienced inspectors to interview applicants using the inspection software as well as the procedures and guidelines that govern the inspection process. Inspectors make phone contact with the applicant and follow the standard protocol they use on field inspections. They begin by verbally confirming the applicant's name and contact information and proceeding to follow the prompts in the inspection software to address household members, number of bedrooms occupied, utility outages, and unmet needs. The inspector will ask the applicant questions about the type of home they live in, the foundation, and the degree of damage the home sustained from the disaster. The inspector will ask any clarifying questions as they deem necessary from their experience and from the information the applicant provides to arrive at an overall classification of the degree of real property damage to the home. Once the inspector has determined the level of real property damage, personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence.

**SUPPORT TO APPLICANTS**

**Limited English Proficiency (LEP)** - The inspector will accommodate applicants who have limited ability to communicate in English. The primary strategy is to determine if there is anyone in the home 16 years of age or older who can assist as a translator. A secondary strategy is to ask the applicant if they have a friend or another person 16 years of age or older who can participate in the inspection interview and provide translation assistance. If neither of these two options is possible, alternative methods may include language translation call services, or returning the inspection for reassignment to a compatible speaking inspector.

**Other Forms of Communication** - The inspector is required to accommodate any special need an applicant has in order to communicate during the inspection process. Accommodations may include assistive technology including computers and text messaging.

**Immediate Needs** - If the inspector encounters an applicant with an immediate need impacting their safety or welfare, it will be reported to the Field Supervisor for referral to FEMA.

**Standard of Conduct / Conflict of Interest** - Inspectors, employed by or under contract to FEMA to perform Individual Assistance inspections, shall not be part of any trade or financial transactions involving the purchase or sale of any real or personal property belonging to an applicant or household member who is assigned for inspection or being inspected by the designated inspector. The inspector shall not conduct an inspection on a family member, friends, or business associates home where a conflict of interest may arise. When there is a conflict of interest with the applicant the inspector will return the inspection to the host for reassignment to another inspector.

**APPLICANT INFORMATION**

The inspector is required to verify the applicant's name, damaged home address, county, current mailing address, lot or apartment number if applicable, and phone numbers. The inspector will make any updates to the applicant's information. The inspector will not make complete Registrant name changes from one individual to another.

**Designated Area** - The inspector is required to verify the applicant resides in a designated area. If the area is undesignated, the inspection will be returned as complete. The applicant will be advised to contact their local emergency management agency in case the area is designated at a later date.

**Primary Residence** - The inspector is required to ask every applicant if the home is their primary residence where they reside more than six months a year.

- If the applicant states the home is not their primary residence the inspector is required to ask if they have another home in the designated area that was damaged. If so, the inspector will correct the address and perform a complete inspection of the applicant's primary residence.
- If the applicant states the home is not their primary residence and does not have a home in the designated area, the inspector will return the inspection with occupancy status Not Primary Residence (NPR). Examples of NPRs include rental property, a secondary home, or commercial property. The inspector is still required to ask the applicant about unmet needs and transportation.

**Incident Period** - The inspector is required to ask the applicant if the damage occurred in the incident period.

- Only damage that occurred within the incident period will be recorded.
- If all damage occurred outside of the incident period, the inspection will be returned as complete.

**Household Composition** - Defined as the number of household members who resided in the home at the time of the event. The household composition and number of bedrooms occupied includes joint-custody children and college students away from the home and expected to return on session breaks. It does not include boarders, renters, or live-in landlords who have a commercial relationship with the applicant.

**Occupants** - The inspector is required to review occupant information. Information to be reviewed includes names of all of the people, including children, who lived in the home at the time of the event, age, and relationship status. Boarders, renters, and live-in landlords are included in the occupants section.

**Bedrooms Occupied** - The inspector is required to confirm the number of bedrooms occupied at the time of the event. The number of bedrooms occupied will identify only those rooms occupied by the applicant and the members of the household. The count does not include boarders, renters or live-in landlords.

## **OCCUPANCY AND OWNERSHIP VERIFICATION**

For the majority of CONUS located dwellings, FEMA will have verified occupancy and when applicable ownership prior to the inspection being issued. When not confirmed by FEMA, and the applicant is a renter, inspectors will contact the landlord (when information is provided) to confirm occupancy and, when verified, comment on the landlord's name and contact number. At least three attempts are required over two days with 5-6 hours between each call. No other verification of occupancy or ownership is required by the inspector.

### **Occupancy**

- The inspector is not required to prove "Intent to Occupy". For example, if the applicant lived elsewhere at the time of the disaster while the home was under construction or if the home was recently purchased, the inspector will complete the inspection and record occupancy as "Not Verified". A comment is required about the impending occupancy.

### **Ownership**

- Ownership status can only be changed from owner to renter if the applicant states they are a renter. A comment is required.
- The inspector will change the applicant from a renter to an owner if the applicant registered as a renter but claims they are an owner at the time of the inspection. A comment is required.
- If the applicant claims they are the owner and FEMA has not verified ownership prior to the inspection being issued, the inspector will select “not verified” for ownership and perform a complete inspection.

**Insurance Coverage** - The inspector is required to ask every applicant if they have insurance. All additional insurance types will be added if not already listed.

## HOME INFORMATION

**Residence Type** - Standard residence types include single family/duplex, mobile home, travel trailer, apartment, condo, townhouse, boat, and “other”. Additional less commonly used residence types include College Dormitories, Assisted Living Facilities, Military Housing, and Correctional Facilities. The inspector will address relocation as “No” because applicants residing in these types of homes typically have their housing needs met by the institution and do not incur costs to relocate.

**Residence Size** – The inspector will record the residence size as 100 square feet.

**Water level** - The high water mark is recorded on the highest floor where it was located.

**Foundation** - Foundation types include basement, crawlspace, slab, and “other”. A basement is an enclosed area of the home where any portion of the exterior wall or concrete floor is below grade. Split level homes are excluded from the definition of a basement.

## CAUSE OF DAMAGE (COD)

**Flood** — The partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source. Flood must be rising water from overflowing water sources. It is generally a temporary condition. Flood is used when landslide, mudflow, or seepage is triggered by inundation or runoff.

## REAL PROPERTY / STRUCTURAL DAMAGE

The inspector will record the SINGLE greatest damage level for each reported COD. When a dwelling contains a basement and flooding rose to the first floor, inundating the basement, the inspector will record both a basement damage level and a dwelling damage level. The inspector will separately address damages outside the footprint of the dwelling (wells, septic systems, road/bridges, HVAC, ADA ramps) as necessary. For renters, the inspector will use the appropriate Renter Real Property damage level, when confirmed.

- A renter’s home is assessed as it exists **at the time of the inspection** When there is no damage impacting habitability the inspector will select No Damage/Minor Damage. If there were damages impacting habitability that have since been repaired the inspector will select Repairs Made.
- An owner’s home is assessed as it existed **immediately following the disaster**.
- Only disaster caused damage is recorded.
- Any damage conditions not caused by the current disaster will not be assessed.
- The inspector will provide a few brief/short comments describing the damage and the location, e.g., “app states roof damage to back of house” or “app states tree branch fell on roof damaging shingles”.

## REAL PROPERTY SPECIAL CONSIDERATIONS

**Roads and Bridges** - Damage to a privately owned road or bridge is only recorded when it is the sole access route and is rendered impassable. The inspector will distinguish between single-family and multi-family roads and bridges. The inspector will record the SF Service Call when there are damages to the applicant’s driveway or

personally owned road or bridge requiring repairs or debris removal to make it passable, or the MF Service Call when there are damages to a road or bridge owned jointly by the applicant and members of their community.

**Boats** - The inspector will record the appropriate damage level to the boat.

## PERSONAL PROPERTY

The inspector will assess personal property as it existed *immediately following the event*. Personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence. If the real property damages do not support the claim, the inspector will record the item as not affected.

- Living rooms, bedrooms, bathrooms and kitchens are recorded as they are furnished along with the level of damage.
- Any room furnished as a bedroom will be recorded as a bedroom regardless of whether it was occupied or unoccupied. Items typically included in a furnished bedroom are a bed, dresser, nightstand, lamp and bedding. If a room does not contain bedroom furnishings the inspector will use another designation such as an office room or utility room.
- Any room furnished with standard living room furnishings will be recorded as a living room. Items included in a furnished living room are a couch, chair, coffee table, lamps. Living rooms may also be called dens, family rooms, rec rooms, etc. It is entirely acceptable to have multiple living rooms in the home if there are multiple rooms furnished as living rooms.
- The bathroom furnishings include personal hygiene items, linens, shower curtain and rod.
- The kitchen furnishings include pots and pans, dishes, silverware, and small appliances.
- Furnishings minimally affected by the disaster are expected to be cleaned by an applicant. The inspector will record these items as not affected. Furnishings requiring more extensive or professional cleaning will be recorded as damaged.
- If it is clear the electrical components of an appliance have been inundated or it has sustained major physical damage, the inspector will record it as either "repair" or "replace".
- If an applicant is a Renter, any landlord supplied appliances and furnishings will be recorded as "Landlord Owned". If the applicant owns the same appliance supplied by the landlord and has access to the landlord supplied appliance the inspector will not record the applicant's appliance.
- The inspector will not record infant personal property when there is not an essential need in the household.
- The inspector will not record stored personal property during an initial inspection.

## PERSONAL PROPERTY SPECIAL CONSIDERATIONS

**Applicants Residing in the Same Home** - Renters have a commercial relationship with an owner or head of household. Applicants without a commercial relationship with the owner or head of household are household members.

- **Owner's Inspection:** The inspector will record rooms solely occupied by the renter as "Boarder Occupied". The inspector will not record personal property or transportation owned by the renter.
- **Renter's Inspection:** The inspector will record all rooms occupied by the renter as they are furnished and the personal property that they own. Rooms solely occupied by the owner and the owner's personal property will have the damage level of "Landlord Owned".
- **Multiple Renters' Inspection:** When two or more renters share the same home, the inspector will record all rooms claimed by the applicant. Rooms solely occupied by the other renter will be recorded per their function with the damage level "Landlord Owned".
- **Household Member's Inspection:** For applicants who do not have a commercial relationship with the head of household (Owner or Renter) and apply separately, the inspector will record damage to the home in the same manner as renters addressing their claimed room and appliance damage.

**Miscellaneous vs. Personal Property Items** - Items owned prior to the event will be recorded in the personal property section. Items purchased in response to the event will not be recorded in the miscellaneous purchase section and the applicant will be referred to the FEMA Helpline.

## UNMET NEEDS / LOSSES AND EXPENSES

The inspector is required to ask about disaster caused unmet needs. **Medical, dental, and funeral** expenses will be recorded. **Moving and storage** expenses will only be recorded when the applicant states the expenses were incurred post disaster.

**Clothing** - The inspector is required to record the disaster caused clothing need of the applicant and household members. Clothing will only be recorded when destroyed, physically gone, or when exposed to contaminants such as chemicals or sewer backup. FEMA expects applicants to clean clothing soaked by wind driven rain, seepage, or flood waters. Stored clothing will not be recorded.

**Transportation** - The inspector will confirm if all household vehicles were made un-drivable due to the disaster. If so, the inspector will inquire if any vehicles have comprehensive insurance, but will not ask to view insurance if the applicant states they have coverage. The inspector will record all vehicles for the household if it is determined the applicant does not have a drivable vehicle, and does not have comprehensive insurance coverage for their damaged/un-drivable vehicle. In these instances the inspector will select the damage level of Not Available/Not Verified for all vehicles.

**Essential Tools** - The inspector is required to ask about essential tools damaged by the disaster. Essential Tools include schoolbooks and supplies, computers, uniforms, and specialized/protective clothing required for employment but not supplied by the employer. Essential tools will only be recorded if the applicant is financially responsible for the items and the items are required to maintain employment or stay enrolled in school.

**Miscellaneous Purchases** - The inspector is required to ask about miscellaneous purchases. This includes items such as a chainsaw purchased, rented or leased after the start of the incident period to gain access and/or remove hazards to the home. The eligibility timeframe for miscellaneous purchases starts with the first day of the incident and extends for 30 days. The generator eligibility timeframe is an exception. Miscellaneous Purchase items will not be recorded. However, if the applicant indicates potentially eligible Miscellaneous Purchase items, the inspector will direct them to contact FEMA Helpline for further instructions on document submission.

**Generators as Miscellaneous Purchases** - Generators purchased in response to the disaster are only considered if the applicant states they purchased the generator to power medically-required equipment AND it was purchased before the power was restored. The eligibility dates for generators as miscellaneous purchases start with the Governors Declaration of a State of Emergency and continue through the end of the incident period or the date power was restored to the home, whichever occurs first. As with other Miscellaneous Purchase items, Miscellaneous Purchase Generators will not be recorded but the applicant should be referred to the FEMA Helpline for further instructions.

## HOME INFORMATION

**Essential Utilities Out** - The inspector is required to verify and record the status of essential **public** utility service. Public utilities include electricity, gas, water, and sewer provided by municipalities, subdivisions, or mobile home parks. This determination reflects the status of utilities **at the time of inspection**. If essential utilities were out but have been restored prior to the inspection, the correct designation is "No". This status is not used for utility systems owned by the applicant such as a well or septic system. If the only concern is the public utility outage, Habitability Repairs Required will be "No"

**Current Location** - The inspector is required to confirm the applicant's current location.

**Habitability Compromised** – Also known as Habitability Repairs Required. The habitability determination is based on the disaster caused damage to the structure or supporting systems. It is reasonable to expect applicants or their landlords to make some repairs of a minor nature without federal assistance. If the inspector indicates minimal disaster caused repairs are necessary, the habitability determination will be "No".

When a real property line item is recorded the habitability determination will be "Yes".

- The habitability determination for owners is based on real property damage as it existed ***immediately following the event***. A “Yes” answer indicates the home was not safe, sanitary and functional immediately following the event.
- The habitability determination for renters is based on the damage that has not been repaired ***at the time of the inspection***. A “Yes” answer indicates the home was not safe, sanitary and functional at the time of the inspection. If a renter’s home was uninhabitable at the time of the event, but repairs have been made and the home is now habitable, the inspector will address the habitability determination as “No” and will select Repairs Made.

### **Habitability Special Conditions**

**Forced To Relocate** - At times a renter may be displaced to allow a landlord to occupy the home. The inspector is required to verify with the landlord that the applicant was forced to relocate due to the disaster. When confirmed, the habitability determination will be “Yes”. The inspector will include the landlord’s name and phone number in a comment. Forced To Relocate will also be used for a condo owner when there is damage to real property items such as the roof or heating system located in a shared area. Mandatory/Voluntary evacuations are not considered forced to relocate situations.

**Immediate Threat or Tagged Home** - The inspector will address habitability determination as “Yes” when there is an impending event such as a mudslide in progress or a power line across the front porch. The habitability determination is also “Yes” when the home has been tagged by the local building department as unsafe to occupy due to the disaster.

**Will Relocate** - The inspector is required to ask the applicant “Have you moved, or are you going to move while repairs are being made?” when the status is “Yes” for Utilities Out, habitability determination, or Inaccessible.

### **OTHER INSPECTION TYPES**

**Inaccessible** - The inaccessible status will be indicated when the inspector determines there is no access to the damaged home using traditional or alternate routes. This determination reflects the access status ***at the time of inspection***. Common causes of inaccessibility are standing water, road closures, or damage to *public* roads or bridges. The inaccessible status is not used for *private* road or bridge damage that is the applicant’s responsibility to repair.

**No Contact** - The inspector is required to make a minimum of three contact attempts for a period of 7 days prior to returning the inspection as a “No Contact”. Call and or text contact attempts must be made over three different days and different times of day. A comment is required with the dates and times of each contact attempt. After the 7th day of the inspection being issued to the inspector and all attempts to contact the survivor are unsuccessful, the inspection may then be returned as “No Contact” to FEMA.

**Withdrawn** - When the applicant does not want to have an inspection or cannot comply with assessment in a timely manner, the inspector is required to explain that the applicant can contact the Helpline if their situation changes and return the inspection as Withdrawn. The withdrawn inspection status is also used in situations where the inspector initially made contact but is unable to re-establish contact after at least three attempts following the successful contact. A comment is required with the reason for withdrawing.



**Federal Emergency Management Agency**  
Housing Inspection Services

**INSPECTION GUIDELINES**  
**DR – 4564-FL**

**Government Task Monitors – Marty Burner / Cheryl Eckhardt**  
**Inspection Services Coordinator – Antonio Villalobos**  
**Incident Type – Hurricane Sally**  
**Incident Period – September 14, 2020 to September 28, 2020**  
**Presidential Declared Date – September 23, 2020 (IA declared October 2, 2020)**  
**Governors Declaration of State of Emergency – September 14, 2020**

**REMOTE INSPECTIONS – INTERVIEW PROCESS:**

The remote inspection process requires experienced inspectors to interview applicants using the inspection software as well as the procedures and guidelines that govern the inspection process. Inspectors make phone contact with the applicant and follow the standard protocol they use on field inspections. They begin by verbally confirming the applicant's name and contact information and proceeding to follow the prompts in the inspection software to address household members, number of bedrooms occupied, utility outages, and unmet needs. The inspector will ask the applicant questions about the type of home they live in, the foundation, and the degree of damage the home sustained from the disaster. The inspector will ask any clarifying questions as they deem necessary from their experience and from the information the applicant provides to arrive at an overall classification of the degree of real property damage to the home. Once the inspector has determined the level of real property damage, personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence.

**SUPPORT TO APPLICANTS**

**Limited English Proficiency (LEP)** - The inspector will accommodate applicants who have limited ability to communicate in English. The primary strategy is to determine if there is anyone in the home 16 years of age or older who can assist as a translator. A secondary strategy is to ask the applicant if they have a friend or another person 16 years of age or older who can participate in the inspection interview and provide translation assistance. If neither of these two options is possible, alternative methods may include language translation call services, or returning the inspection for reassignment to a compatible speaking inspector.

**Other Forms of Communication** - The inspector is required to accommodate any special need an applicant has in order to communicate during the inspection process. Accommodations may include assistive technology including computers and text messaging.

**Immediate Needs** - If the inspector encounters an applicant with an immediate need impacting their safety or welfare, it will be reported to the Field Supervisor for referral to FEMA.

**Standard of Conduct / Conflict of Interest** - Inspectors, employed by or under contract to FEMA to perform Individual Assistance inspections, shall not be part of any trade or financial transactions involving the purchase or sale of any real or personal property belonging to an applicant or household member who is assigned for inspection or being inspected by the designated inspector. The inspector shall not conduct an inspection on a family member, friends, or business associates home where a conflict of interest may arise. When there is a conflict of interest with the applicant the inspector will return the inspection to the host for reassignment to another inspector.

**APPLICANT INFORMATION**

The inspector is required to verify the applicant's name, damaged home address, county, current mailing address, lot or apartment number if applicable, and phone numbers. The inspector will make any updates to the applicant's information. The inspector will not make complete Registrant name changes from one individual to another.

**Designated Area** - The inspector is required to verify the applicant resides in a designated area. If the area is undesignated, the inspection will be returned as complete. The applicant will be advised to contact their local emergency management agency in case the area is designated at a later date.

**Primary Residence** - The inspector is required to ask every applicant if the home is their primary residence where they reside more than six months a year.

- If the applicant states the home is not their primary residence the inspector is required to ask if they have another home in the designated area that was damaged. If so, the inspector will correct the address and perform a complete inspection of the applicant's primary residence.
- If the applicant states the home is not their primary residence and does not have a home in the designated area, the inspector will return the inspection with occupancy status Not Primary Residence (NPR). Examples of NPRs include rental property, a secondary home, or commercial property. The inspector is still required to ask the applicant about unmet needs and transportation.

**Incident Period** - The inspector is required to ask the applicant if the damage occurred in the incident period.

- Only damage that occurred within the incident period will be recorded.
- If all damage occurred outside of the incident period, the inspection will be returned as complete.

**Household Composition** - Defined as the number of household members who resided in the home at the time of the event. The household composition and number of bedrooms occupied includes joint-custody children and college students away from the home and expected to return on session breaks. It does not include boarders, renters, or live-in landlords who have a commercial relationship with the applicant.

**Occupants** - The inspector is required to review occupant information. Information to be reviewed includes names of all of the people, including children, who lived in the home at the time of the event, age, and relationship status. Boarders, renters, and live-in landlords are included in the occupants section.

**Bedrooms Occupied** - The inspector is required to confirm the number of bedrooms occupied at the time of the event. The number of bedrooms occupied will identify only those rooms occupied by the applicant and the members of the household. The count does not include boarders, renters or live-in landlords.

## **OCCUPANCY AND OWNERSHIP VERIFICATION**

For the majority of CONUS located dwellings, FEMA will have verified occupancy and when applicable ownership prior to the inspection being issued. When not confirmed by FEMA, and the applicant is a renter, inspectors will comment on the landlord's name and contact number but will not attempt to contact them. No verification of occupancy or ownership is required by the inspector.

### **Occupancy**

- The inspector is not required to prove "Intent to Occupy". For example, if the applicant lived elsewhere at the time of the disaster while the home was under construction or if the home was recently purchased, the inspector will complete the inspection and record occupancy as "Not Verified". A comment is required about the impending occupancy.

### **Ownership**

- Ownership status can only be changed from owner to renter if the applicant states they are a renter. A comment is required.
- The inspector will change the applicant from a renter to an owner if the applicant registered as a renter but claims they are an owner at the time of the inspection. A comment is required.

- If the applicant claims they are the owner and FEMA has not verified ownership prior to the inspection being issued, the inspector will select “not verified” for ownership and perform a complete inspection.

**Insurance Coverage** - The inspector is required to ask every applicant if they have insurance. All additional insurance types will be added if not already listed.

## HOME INFORMATION

**Residence Type** - Standard residence types include single family/duplex, mobile home, travel trailer, apartment, condo, townhouse, boat, and “other”. Additional less commonly used residence types include College Dormitories, Assisted Living Facilities, Military Housing, and Correctional Facilities. The inspector will address relocation as “No” because applicants residing in these types of homes typically have their housing needs met by the institution and do not incur costs to relocate.

**Residence Size** – The inspector will record the residence size as 100 square feet.

**Water level** - The high water mark is recorded on the highest floor where it was located.

**Foundation** - Foundation types include basement, crawlspace, slab, and “other”. A basement is an enclosed area of the home where any portion of the exterior wall or concrete floor is below grade. Split level homes are excluded from the definition of a basement.

## CAUSE OF DAMAGE (COD)

**Flood** — The partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source. Flood must be rising water from overflowing water sources. It is generally a temporary condition. Flood is used when landslide, mudflow, or seepage is triggered by inundation or runoff.

## REAL PROPERTY / STRUCTURAL DAMAGE

The inspector will record the SINGLE greatest damage level for each reported COD. When a dwelling contains a basement and flooding rose to the first floor, inundating the basement, the inspector will record both a basement damage level and a dwelling damage level. The inspector will separately address damages outside the footprint of the dwelling (wells, septic systems, road/bridges, HVAC, ADA ramps) as necessary. For renters, the inspector will use the appropriate Renter Real Property damage level, when confirmed.

- A renter's home is assessed as it exists **at the time of the inspection**. When there is no damage impacting habitability the inspector will select No Damage/Minor Damage. If there were damages impacting habitability that have since been repaired the inspector will select Repairs Made.
- An owner's home is assessed as it existed **immediately following the disaster**.
- Only disaster caused damage is recorded.
- Any damage conditions not caused by the current disaster will not be assessed.
- The inspector will provide a few brief/short comments describing the damage and the location, e.g., “app states roof damage to back of house” or “app states tree branch fell on roof damaging shingles”.

## REAL PROPERTY SPECIAL CONSIDERATIONS

**Roads and Bridges** - Damage to a privately owned road or bridge is only recorded when it is the sole access route and is rendered impassable. The inspector will distinguish between single-family and multi-family roads and bridges. The inspector will record the SF Service Call when there are damages to the applicant's driveway or personally owned road or bridge requiring repairs or debris removal to make it passable, or the MF Service Call when there are damages to a road or bridge owned jointly by the applicant and members of their community.

**Boats** - The inspector will record the appropriate damage level to the boat.

## PERSONAL PROPERTY

The inspector will assess personal property as it existed **immediately following the event**. Personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence. If the real property damages do not support the claim, the inspector will record the item as not affected.

- Living rooms, bedrooms, bathrooms and kitchens are recorded as they are furnished along with the level of damage.
- Any room furnished as a bedroom will be recorded as a bedroom regardless of whether it was occupied or unoccupied. Items typically included in a furnished bedroom are a bed, dresser, nightstand, lamp and bedding. If a room does not contain bedroom furnishings the inspector will use another designation such as an office room or utility room.
- Any room furnished with standard living room furnishings will be recorded as a living room. Items included in a furnished living room are a couch, chair, coffee table, lamps. Living rooms may also be called dens, family rooms, rec rooms, etc. It is entirely acceptable to have multiple living rooms in the home if there are multiple rooms furnished as living rooms.
- The bathroom furnishings include personal hygiene items, linens, shower curtain and rod.
- The kitchen furnishings include pots and pans, dishes, silverware, and small appliances.
- Furnishings minimally affected by the disaster are expected to be cleaned by an applicant. The inspector will record these items as not affected. Furnishings requiring more extensive or professional cleaning will be recorded as damaged.
- If it is clear the electrical components of an appliance have been inundated or it has sustained major physical damage, the inspector will record it as either "repair" or "replace".
- If an applicant is a Renter, any landlord supplied appliances and furnishings will be recorded as "Landlord Owned". If the applicant owns the same appliance supplied by the landlord and has access to the landlord supplied appliance the inspector will not record the applicant's appliance.
- The inspector will not record infant personal property when there is not an essential need in the household.
- The inspector will not record stored personal property during an initial inspection.

## PERSONAL PROPERTY SPECIAL CONSIDERATIONS

**Applicants Residing in the Same Home** - Renters have a commercial relationship with an owner or head of household. Applicants without a commercial relationship with the owner or head of household are household members.

- **Owner's Inspection:** The inspector will record rooms solely occupied by the renter as "Boarder Occupied". The inspector will not record personal property or transportation owned by the renter.
- **Renter's Inspection:** The inspector will record all rooms occupied by the renter as they are furnished and the personal property that they own. Rooms solely occupied by the owner and the owner's personal property will have the damage level of "Landlord Owned".
- **Multiple Renters' Inspection:** When two or more renters share the same home, the inspector will record all rooms claimed by the applicant. Rooms solely occupied by the other renter will be recorded per their function with the damage level "Landlord Owned".
- **Household Member's Inspection:** For applicants who do not have a commercial relationship with the head of household (Owner or Renter) and apply separately, the inspector will record damage to the home in the same manner as renters addressing their claimed room and appliance damage.

**Miscellaneous vs. Personal Property Items** - Items owned prior to the event will be recorded in the personal property section. Items purchased in response to the event will not be recorded in the miscellaneous purchase section and the applicant will be referred to the FEMA Helpline.

## UNMET NEEDS / LOSSES AND EXPENSES

The inspector is required to ask about disaster caused unmet needs. **Medical, dental, and funeral** expenses will be recorded. **Moving and storage** expenses will only be recorded when the applicant states the expenses were incurred post disaster.

**Clothing** - The inspector is required to record the disaster caused clothing need of the applicant and household members. Clothing will only be recorded when destroyed, physically gone, or when exposed to contaminants such as chemicals or sewer backup. FEMA expects applicants to clean clothing soaked by wind driven rain, seepage, or flood waters. Stored clothing will not be recorded.

**Transportation** - The inspector will confirm if all household vehicles were made un-drivable due to the disaster. If so, the inspector will inquire if any vehicles have comprehensive insurance, but will not ask to view insurance if the applicant states they have coverage. The inspector will record all vehicles for the household if it is determined the applicant does not have a drivable vehicle, and does not have comprehensive insurance coverage for their damaged/un-drivable vehicle. In these instances the inspector will select the damage level of Not Available/Not Verified for all vehicles.

**Essential Tools** - The inspector is required to ask about essential tools damaged by the disaster. Essential Tools include school books and supplies, computers, uniforms, and specialized/protective clothing required for employment but not supplied by the employer. Essential tools will only be recorded if the applicant is financially responsible for the items and the items are required to maintain employment or stay enrolled in school.

**Miscellaneous Purchases** - The inspector is required to ask about miscellaneous purchases. This includes items such as a chainsaw purchased, rented or leased after the start of the incident period to gain access and/or remove hazards to the home. The eligibility timeframe for miscellaneous purchases starts with the first day of the incident and extends for 30 days. The generator eligibility timeframe is an exception. Miscellaneous Purchase items will not be recorded. However, if the applicant indicates potentially eligible Miscellaneous Purchase items, the inspector will direct them to contact FEMA Helpline for further instructions on document submission.

**Generators as Miscellaneous Purchases** - Generators purchased in response to the disaster are only considered if the applicant states they purchased the generator to power medically-required equipment AND it was purchased before the power was restored. The eligibility dates for generators as miscellaneous purchases start with the Governors Declaration of a State of Emergency and continue through the end of the incident period or the date power was restored to the home, whichever occurs first. As with other Miscellaneous Purchase items, Miscellaneous Purchase Generators will not be recorded but the applicant should be referred to the FEMA Helpline for further instructions.

## HOME INFORMATION

**Essential Utilities Out** - The inspector is required to verify and record the status of essential **public** utility service. Public utilities include electricity, gas, water, and sewer provided by municipalities, subdivisions, or mobile home parks. This determination reflects the status of utilities **at the time of inspection**. If essential utilities were out but have been restored prior to the inspection, the correct designation is "No". This status is not used for utility systems owned by the applicant such as a well or septic system. If the only concern is the public utility outage, Habitability Repairs Required will be "No"

**Current Location** - The inspector is required to confirm the applicant's current location.

**Habitability Compromised** – Also known as Habitability Repairs Required. The habitability determination is based on the disaster caused damage to the structure or supporting systems. It is reasonable to expect applicants or their landlords to make some repairs of a minor nature without federal assistance. If the inspector indicates minimal disaster caused repairs are necessary, the habitability determination will be "No".

When a real property line item is recorded the habitability determination will be "Yes".

- The habitability determination for owners is based on real property damage as it existed **immediately following the event**. A "Yes" answer indicates the home was not safe, sanitary and functional immediately following the event.
- The habitability determination for renters is based on the damage that has not been repaired **at the time of the inspection**. A "Yes" answer indicates the home was not safe, sanitary and functional at the time of the inspection. If a renter's home was uninhabitable at the time of the event, but repairs have been made and the

home is now habitable, the inspector will address the habitability determination as “No” and will select Repairs Made.

### **Habitability Special Conditions**

**Forced To Relocate** - At times a renter may be displaced to allow a landlord to occupy the home. The inspector is required to verify with the landlord that the applicant was forced to relocate due to the disaster. When confirmed, the habitability determination will be “Yes”. The inspector will include the landlord’s name and phone number in a comment. Forced To Relocate will also be used for a condo owner when there is damage to real property items such as the roof or heating system located in a shared area. Mandatory/Voluntary evacuations are not considered forced to relocate situations.

**Immediate Threat or Tagged Home** - The inspector will address habitability determination as “Yes” when there is an impending event such as a mudslide in progress or a power line across the front porch. The habitability determination is also “Yes” when the home has been tagged by the local building department as unsafe to occupy due to the disaster.

**Will Relocate** - The inspector is required to ask the applicant “Have you moved, or are you going to move while repairs are being made?” when the status is “Yes” for Utilities Out, habitability determination, or Inaccessible.

### **OTHER INSPECTION TYPES**

**Inaccessible** - The inaccessible status will be indicated when the inspector determines there is no access to the damaged home using traditional or alternate routes. This determination reflects the access status **at the time of inspection**. Common causes of inaccessibility are standing water, road closures, or damage to *public* roads or bridges. The inaccessible status is not used for *private* road or bridge damage that is the applicant’s responsibility to repair.

**No Contact** - The inspector is required to make a minimum of three contact attempts for a period of 7 days prior to returning the inspection as a “No Contact”. Call and or text contact attempts must be made over three different days and different times of day. A comment is required with the dates and times of each contact attempt. After the 7th day of the inspection being issued to the inspector and all attempts to contact the survivor are unsuccessful, the inspection may then be returned as “No Contact” to FEMA.

**Withdrawn** - When the applicant does not want to have an inspection or cannot comply with assessment in a timely manner, the inspector is required to explain that the applicant can contact the Helpline if their situation changes and return the inspection as Withdrawn. The withdrawn inspection status is also used in situations where the inspector initially made contact but is unable to re-establish contact after at least three attempts following the successful contact. A comment is required with the reason for withdrawing.



**Federal Emergency Management Agency**  
Housing Inspection Services

**INSPECTION GUIDELINES**  
**DR – 4609-TN**

**Government Task Monitors – Cheryl Eckhardt / Martin Burner**  
**Inspection Services Coordinator – Hubert (Bert) Gilkey IV**  
**Incident Type – Severe Storm and Flooding**  
**Incident Period – August 21, 2021**  
**Presidential Declared Date – August 24, 2021**  
**Governors Declaration of State of Emergency – August 21, 2021**

**REMOTE INSPECTIONS – INTERVIEW PROCESS:**

The remote inspection process requires experienced inspectors to interview applicants using the inspection software as well as the procedures and guidelines that govern the inspection process. Inspectors make phone contact with the applicant and follow the standard protocol they use on field inspections. They begin by verbally confirming the applicant's name and contact information and proceeding to follow the prompts in the inspection software to address household members, number of bedrooms occupied, utility outages, and unmet needs. The inspector will ask the applicant questions about the type of home they live in, the foundation, and the degree of damage the home sustained from the disaster. The inspector will ask any clarifying questions as they deem necessary from their experience and from the information the applicant provides to arrive at an overall classification of the degree of real property damage to the home. Once the inspector has determined the level of real property damage, personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence.

**SUPPORT TO APPLICANTS**

**Limited English Proficiency (LEP)** - The inspector will accommodate applicants who have limited ability to communicate in English. The primary strategy is to determine if there is anyone in the home 16 years of age or older who can assist as a translator. A secondary strategy is to ask the applicant if they have a friend or another person 16 years of age or older who can participate in the inspection interview and provide translation assistance. If neither of these two options is possible, alternative methods may include language translation call services, or returning the inspection for reassignment to a compatible speaking inspector.

**Other Forms of Communication** - The inspector is required to accommodate any special need an applicant has in order to communicate during the inspection process. Accommodations may include assistive technology including computers and text messaging.

**Immediate Needs** - If the inspector encounters an applicant with an immediate need impacting their safety or welfare, it will be reported to the Field Supervisor for referral to FEMA.

**Standard of Conduct / Conflict of Interest** - Inspectors, employed by or under contract to FEMA to perform Individual Assistance inspections, shall not be part of any trade or financial transactions involving the purchase or sale of any real or personal property belonging to an applicant or household member who is assigned for inspection or being inspected by the designated inspector. The inspector shall not conduct an inspection on a family member, friends, or business associates home where a conflict of interest may arise. When there is a conflict of interest with the applicant the inspector will return the inspection to the host for reassignment to another inspector.

**APPLICANT INFORMATION**

The inspector is required to verify the applicant's name, damaged home address, county, current mailing address, lot or apartment number if applicable, and phone numbers. The inspector will make any updates to the applicant's information. The inspector will not make complete Registrant name changes from one individual to another.

**Designated Area** - The inspector is required to verify the applicant resides in a designated area. If the area is undesignated, the inspection will be returned as complete. The applicant will be advised to contact their local emergency management agency in case the area is designated at a later date.

**Primary Residence** - The inspector is required to ask every applicant if the home is their primary residence where they reside more than six months a year.

- If the applicant states the home is not their primary residence the inspector is required to ask if they have another home in the designated area that was damaged. If so, the inspector will correct the address and perform a complete inspection of the applicant's primary residence.
- If the applicant states the home is not their primary residence and does not have a home in the designated area, the inspector will return the inspection with occupancy status Not Primary Residence (NPR). Examples of NPRs include rental property, a secondary home, or commercial property. The inspector is still required to ask the applicant about unmet needs and transportation.

**Incident Period** - The inspector is required to ask the applicant if the damage occurred in the incident period.

- Only damage that occurred within the incident period will be recorded.
- If all damage occurred outside of the incident period, the inspection will be returned as complete.

**Household Composition** - Defined as the number of household members who resided in the home at the time of the event. The household composition and number of bedrooms occupied includes joint-custody children and college students away from the home and expected to return on session breaks. It does not include boarders, renters, or live-in landlords who have a commercial relationship with the applicant.

**Occupants** - The inspector is required to review occupant information. Information to be reviewed includes names of all of the people, including children, who lived in the home at the time of the event, age, and relationship status. Boarders, renters, and live-in landlords are included in the occupants section.

**Bedrooms Occupied** - The inspector is required to confirm the number of bedrooms occupied at the time of the event. The number of bedrooms occupied will identify only those rooms occupied by the applicant and the members of the household. The count does not include boarders, renters or live-in landlords.

## **OCCUPANCY AND OWNERSHIP VERIFICATION**

For the majority of CONUS located dwellings, FEMA will have verified occupancy and when applicable ownership prior to the inspection being issued. When not confirmed by FEMA, and the applicant is a renter, inspectors will comment on the landlord's name and contact number but will not attempt to contact them. No verification of occupancy or ownership is required by the inspector.

### **Occupancy**

- The inspector is not required to prove "Intent to Occupy". For example, if the applicant lived elsewhere at the time of the disaster while the home was under construction or if the home was recently purchased, the inspector will complete the inspection and record occupancy as "Not Verified". A comment is required about the impending occupancy.

### **Ownership**

- Ownership status can only be changed from owner to renter if the applicant states they are a renter. A comment is required.
- The inspector will change the applicant from a renter to an owner if the applicant registered as a renter but claims they are an owner at the time of the inspection. A comment is required.

- If the applicant claims they are the owner and FEMA has not verified ownership prior to the inspection being issued, the inspector will select “not verified” for ownership and perform a complete inspection.

**Insurance Coverage** - The inspector is required to ask every applicant if they have insurance. All additional insurance types will be added if not already listed.

## HOME INFORMATION

**Residence Type** - Standard residence types include single family/duplex, mobile home, travel trailer, apartment, condo, townhouse, boat, and “other”. Additional less commonly used residence types include College Dormitories, Assisted Living Facilities, Military Housing, and Correctional Facilities. The inspector will address relocation as “No” because applicants residing in these types of homes typically have their housing needs met by the institution and do not incur costs to relocate.

**Residence Size** – The inspector will record the residence size as 100 square feet. For hybrid/exterior inspections record the dwelling’s actual size of residence.

**Water level** - The high water mark is recorded on the highest floor where it was located.

**Foundation** - Foundation types include basement, crawlspace, slab, and “other”. A basement is an enclosed area of the home where any portion of the exterior wall or concrete floor is below grade. Split level homes are excluded from the definition of a basement.

## CAUSE OF DAMAGE (COD)

**Flood** — The partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source. Flood must be rising water from overflowing water sources. It is generally a temporary condition. Flood is used when landslide, mudflow, or seepage is triggered by inundation or runoff.

## REAL PROPERTY / STRUCTURAL DAMAGE

The inspector will record the SINGLE greatest damage level for each reported COD. When a dwelling contains a basement and flooding rose to the first floor, inundating the basement, the inspector will record both a basement damage level and a dwelling damage level. The inspector will separately address damages outside the footprint of the dwelling (wells, septic systems, road/bridges, HVAC, ADA ramps) as necessary. For renters, the inspector will use the appropriate Renter Real Property damage level, when confirmed.

- A renter’s home is assessed as it exists **at the time of the inspection**. When there is no damage impacting habitability the inspector will select No Damage/Minor Damage. If there were damages impacting habitability that have since been repaired the inspector will select Repairs Made.
- An owner’s home is assessed as it existed **immediately following the disaster**.
- Only disaster caused damage is recorded.
- Any damage conditions not caused by the current disaster will not be assessed.
- The inspector will provide a few brief/short comments describing the damage and the location, e.g., “app states roof damage to back of house” or “app states tree branch fell on roof damaging shingles”.

## REAL PROPERTY SPECIAL CONSIDERATIONS

**Roads and Bridges** - Damage to a privately owned road or bridge is only recorded when it is the sole access route and is rendered impassable. The inspector will distinguish between single-family and multi-family roads and bridges. The inspector will record the SF Service Call when there are damages to the applicant’s driveway or personally owned road or bridge requiring repairs or debris removal to make it passable, or the MF Service Call when there are damages to a road or bridge owned jointly by the applicant and members of their community.

**Boats** - The inspector will record the appropriate damage level to the boat.

## PERSONAL PROPERTY

The inspector will assess personal property as it existed ***immediately following the event***. Personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence. If the real property damages do not support the claim, the inspector will record the item as not affected.

- Living rooms, bedrooms, bathrooms and kitchens are recorded as they are furnished along with the level of damage.
- Any room furnished as a bedroom will be recorded as a bedroom regardless of whether it was occupied or unoccupied. Items typically included in a furnished bedroom are a bed, dresser, nightstand, lamp and bedding. If a room does not contain bedroom furnishings the inspector will use another designation such as an office room or utility room.
- Any room furnished with standard living room furnishings will be recorded as a living room. Items included in a furnished living room are a couch, chair, coffee table, lamps. Living rooms may also be called dens, family rooms, rec rooms, etc. It is entirely acceptable to have multiple living rooms in the home if there are multiple rooms furnished as living rooms.
- The bathroom furnishings include personal hygiene items, linens, shower curtain and rod.
- The kitchen furnishings include pots and pans, dishes, silverware, and small appliances.
- Furnishings minimally affected by the disaster are expected to be cleaned by an applicant. The inspector will record these items as not affected. Furnishings requiring more extensive or professional cleaning will be recorded as damaged.
- If it is clear the electrical components of an appliance have been inundated or it has sustained major physical damage, the inspector will record it as either "repair" or "replace".
- If an applicant is a Renter, any landlord supplied appliances and furnishings will be recorded as "Landlord Owned". If the applicant owns the same appliance supplied by the landlord and has access to the landlord supplied appliance the inspector will not record the applicant's appliance.
- The inspector will not record infant personal property when there is not an essential need in the household.
- The inspector will not record stored personal property during an initial inspection.

## PERSONAL PROPERTY SPECIAL CONSIDERATIONS

**Applicants Residing in the Same Home** - Renters have a commercial relationship with an owner or head of household. Applicants without a commercial relationship with the owner or head of household are household members.

- **Owner's Inspection:** The inspector will record rooms solely occupied by the renter as "Boarder Occupied". The inspector will not record personal property or transportation owned by the renter.
- **Renter's Inspection:** The inspector will record all rooms occupied by the renter as they are furnished and the personal property that they own. Rooms solely occupied by the owner and the owner's personal property will have the damage level of "Landlord Owned".
- **Multiple Renters' Inspection:** When two or more renters share the same home, the inspector will record all rooms claimed by the applicant. Rooms solely occupied by the other renter will be recorded per their function with the damage level "Landlord Owned".
- **Household Member's Inspection:** For applicants who do not have a commercial relationship with the head of household (Owner or Renter) and apply separately, the inspector will record damage to the home in the same manner as renters addressing their claimed room and appliance damage.

**Miscellaneous vs. Personal Property Items** - Items owned prior to the event will be recorded in the personal property section. Items purchased in response to the event will be recorded in the miscellaneous purchase section. Items may not be recorded as a Miscellaneous Purchase when a like-kind item is also being repaired or replaced in the Appliances/Personal Property section.

## UNMET NEEDS / LOSSES AND EXPENSES

The inspector is required to ask about disaster caused unmet needs. **Medical, dental, and funeral** expenses will be recorded. **Moving and storage** expenses will only be recorded when the applicant states the expenses were incurred post disaster.

**Clothing** - The inspector is required to record the disaster caused clothing need of the applicant and household members. Clothing will only be recorded when destroyed, physically gone, or when exposed to contaminants such as chemicals or sewer backup. FEMA expects applicants to clean clothing soaked by wind driven rain, seepage, or flood waters. Stored clothing will not be recorded.

**Transportation** - The inspector will confirm if all household vehicles were made un-drivable due to the disaster. If so, the inspector will confirm if any vehicles have comprehensive insurance. The inspector will record all vehicles for the household if it is determined the applicant does not have a drivable vehicle, and does not have comprehensive insurance coverage for their damaged/un-drivable vehicle.

**Essential Tools** - The inspector is required to ask about essential tools damaged by the disaster. Essential Tools include school books and supplies, computers, uniforms, and specialized/protective clothing required for employment but not supplied by the employer. Essential tools will only be recorded if the applicant is financially responsible for the items and the items are required to maintain employment or stay enrolled in school.

**Miscellaneous Purchases** - The inspector is required to ask about miscellaneous purchases. This includes items such as a chainsaw purchased, rented or leased after the start of the incident period to gain access and/or remove hazards to the home. The eligibility timeframe for miscellaneous purchases starts with the first day of the incident and extends for 30 days. The generator eligibility timeframe is an exception.

**Generators as Miscellaneous Purchases** - Generators purchased in response to the disaster are only considered if the applicant states they purchased the generator to power medically-required equipment AND it was purchased before the power was restored. The eligibility dates for generators as miscellaneous purchases start with the Governors Declaration of a State of Emergency and continue through the end of the incident period or the date power was restored to the home, whichever occurs first. As with other Miscellaneous Purchase items,

## HOME INFORMATION

**Essential Utilities Out** - The inspector is required to verify and record the status of essential **public** utility service. Public utilities include electricity, gas, water, and sewer provided by municipalities, subdivisions, or mobile home parks. This determination reflects the status of utilities **at the time of inspection**. If essential utilities were out but have been restored prior to the inspection, the correct designation is "No". This status is not used for utility systems owned by the applicant such as a well or septic system. If the only concern is the public utility outage, Habitability Repairs Required will be "No"

**Current Location** - The inspector is required to confirm the applicant's current location.

**Habitability Compromised** – Also known as Habitability Repairs Required. The habitability determination is based on the disaster caused damage to the structure or supporting systems. It is reasonable to expect applicants or their landlords to make some repairs of a minor nature without federal assistance. If the inspector indicates minimal disaster caused repairs are necessary, the habitability determination will be "No".

When a real property line item is recorded the habitability determination will be "Yes".

- The habitability determination for owners is based on real property damage as it existed **immediately following the event**. A "Yes" answer indicates the home was not safe, sanitary and functional immediately following the event.
- The habitability determination for renters is based on the damage that has not been repaired **at the time of the inspection**. A "Yes" answer indicates the home was not safe, sanitary and functional at the time of the inspection. If a renter's home was uninhabitable at the time of the event, but repairs have been made and the home is now habitable, the inspector will address the habitability determination as "No" and will select Repairs Made.

### Habitability Special Conditions

**Forced To Relocate** - At times a renter may be displaced to allow a landlord to occupy the home. The inspector is required to verify with the landlord that the applicant was forced to relocate due to the disaster. When confirmed, the habitability determination will be "Yes". The inspector will include the landlord's name and phone number in a comment. Forced To Relocate will also be used for a condo owner when there is damage to real property items such as the roof or heating system located in a shared area. Mandatory/Voluntary evacuations are not considered forced to relocate situations.

**Immediate Threat or Tagged Home** - The inspector will address habitability determination as "Yes" when there is an impending event such as a mudslide in progress or a power line across the front porch. The habitability determination is also "Yes" when the home has been tagged by the local building department as unsafe to occupy due to the disaster.

**Will Relocate** - The inspector is required to ask the applicant "Have you moved, or are you going to move while repairs are being made?" when the status is "Yes" for Utilities Out, habitability determination, or Inaccessible.

## OTHER INSPECTION TYPES

**Inaccessible** - The inaccessible status will be indicated when the inspector determines there is no access to the damaged home using traditional or alternate routes. This determination reflects the access status **at the time of inspection**. Common causes of inaccessibility are standing water, road closures, or damage to *public* roads or bridges. The inaccessible status is not used for *private* road or bridge damage that is the applicant's responsibility to repair.

**No Contact** - The inspector is required to make a minimum of three contact attempts for a period of 7 days prior to returning the inspection as a "No Contact". Call and or text contact attempts must be made over three different days and different times of day. A comment is required with the dates and times of each contact attempt. After the 7th day of the inspection being issued to the inspector and all attempts to contact the survivor are unsuccessful, the inspection may then be returned as "No Contact" to FEMA.

**Withdrawn** - When the applicant does not want to have an inspection or cannot comply with assessment in a timely manner, the inspector is required to explain that the applicant can contact the Helpline if their situation changes and return the inspection as Withdrawn. The withdrawn inspection status is also used in situations where the inspector initially made contact but is unable to re-establish contact after at least three attempts following the successful contact. A comment is required with the reason for withdrawing.



**Federal Emergency Management Agency**  
Housing Inspection Services

**INSPECTION GUIDELINES**  
**DR - 4610 - CA**

**Government Task Monitors – Ricardo Carrasquillo/Todd Milliron**  
**Inspection Services Coordinator – Herbert (Herb) Cohen**  
**Incident Type – Wildfires**  
**Incident Period – July 14, 2021 and continuing**  
**Presidential Declared Date – 8/24/2021**  
**Governors Declaration of State of Emergency – 7/23/2021**

**REMOTE INSPECTIONS – INTERVIEW PROCESS:**

The remote inspection process requires experienced inspectors to interview applicants using the inspection software as well as the procedures and guidelines that govern the inspection process. Inspectors make phone contact with the applicant and follow the standard protocol they use on field inspections. They begin by verbally confirming the applicant's name and contact information and proceeding to follow the prompts in the inspection software to address household members, number of bedrooms occupied, utility outages, and unmet needs. The inspector will ask the applicant questions about the type of home they live in, the foundation, and the degree of damage the home sustained from the disaster. The inspector will ask any clarifying questions as they deem necessary from their experience and from the information the applicant provides to arrive at an overall classification of the degree of real property damage to the home. Once the inspector has determined the level of real property damage, personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence.

**SUPPORT TO APPLICANTS**

**Limited English Proficiency (LEP)** - The inspector will accommodate applicants who have limited ability to communicate in English. The primary strategy is to determine if there is anyone in the home 16 years of age or older who can assist as a translator. A secondary strategy is to ask the applicant if they have a friend or another person 16 years of age or older who can participate in the inspection interview and provide translation assistance. If neither of these two options is possible, alternative methods may include language translation call services, or returning the inspection for reassignment to a compatible speaking inspector.

**Other Forms of Communication** - The inspector is required to accommodate any special need an applicant has in order to communicate during the inspection process. Accommodations may include assistive technology including computers and text messaging.

**Immediate Needs** - If the inspector encounters an applicant with an immediate need impacting their safety or welfare, it will be reported to the Field Supervisor for referral to FEMA.

**Standard of Conduct / Conflict of Interest** - Inspectors, employed by or under contract to FEMA to perform Individual Assistance inspections, shall not be part of any trade or financial transactions involving the purchase or sale of any real or personal property belonging to an applicant or household member who is assigned for inspection or being inspected by the designated inspector. The inspector shall not conduct an inspection on a family member, friends, or business associates home where a conflict of interest may arise. When there is a conflict of interest with the applicant the inspector will return the inspection to the host for reassignment to another inspector.

**APPLICANT INFORMATION**

The inspector is required to verify the applicant's name, damaged home address, county, current mailing address, lot or apartment number if applicable, and phone numbers. The inspector will make any updates to the applicant's information. The inspector will not make complete Registrant name changes from one individual to another.

**Designated Area** - The inspector is required to verify the applicant resides in a designated area. If the area is undesignated, the inspection will be returned as complete. The applicant will be advised to contact their local emergency management agency in case the area is designated at a later date.

**Primary Residence** - The inspector is required to ask every applicant if the home is their primary residence where they reside more than six months a year.

- If the applicant states the home is not their primary residence the inspector is required to ask if they have another home in the designated area that was damaged. If so, the inspector will correct the address and perform a complete inspection of the applicant's primary residence.
- If the applicant states the home is not their primary residence and does not have a home in the designated area, the inspector will return the inspection with occupancy status Not Primary Residence (NPR). Examples of NPRs include rental property, a secondary home, or commercial property. The inspector is still required to ask the applicant about unmet needs and transportation.

**Incident Period** - The inspector is required to ask the applicant if the damage occurred in the incident period.

- Only damage that occurred within the incident period will be recorded.
- If all damage occurred outside of the incident period, the inspection will be returned as complete.

**Household Composition** - Defined as the number of household members who resided in the home at the time of the event. The household composition and number of bedrooms occupied includes joint-custody children and college students away from the home and expected to return on session breaks. It does not include boarders, renters, or live-in landlords who have a commercial relationship with the applicant.

**Occupants** - The inspector is required to review occupant information. Information to be reviewed includes names of all of the people, including children, who lived in the home at the time of the event, age, and relationship status. Boarders, renters, and live-in landlords are included in the occupants section.

**Bedrooms Occupied** - The inspector is required to confirm the number of bedrooms occupied at the time of the event. The number of bedrooms occupied will identify only those rooms occupied by the applicant and the members of the household. The count does not include boarders, renters or live-in landlords.

## **OCCUPANCY AND OWNERSHIP VERIFICATION**

For the majority of CONUS located dwellings, FEMA will have verified occupancy and when applicable ownership prior to the inspection being issued. When not confirmed by FEMA, and the applicant is a renter, inspectors will comment on the landlord's name and contact number but will not attempt to contact them. No verification of occupancy or ownership is required by the inspector.

### **Occupancy**

- The inspector is not required to prove "Intent to Occupy". For example, if the applicant lived elsewhere at the time of the disaster while the home was under construction or if the home was recently purchased, the inspector will complete the inspection and record occupancy as "Not Verified". A comment is required about the impending occupancy.

### **Ownership**

- Ownership status can only be changed from owner to renter if the applicant states they are a renter. A comment is required.
- The inspector will change the applicant from a renter to an owner if the applicant registered as a renter but claims they are an owner at the time of the inspection. A comment is required.

- If the applicant claims they are the owner and FEMA has not verified ownership prior to the inspection being issued, the inspector will select “not verified” for ownership and perform a complete inspection.

**Insurance Coverage** - The inspector is required to ask every applicant if they have insurance. All additional insurance types will be added if not already listed.

## HOME INFORMATION

**Residence Type** - Standard residence types include single family/duplex, mobile home, travel trailer, apartment, condo, townhouse, boat, and “other”. Additional less commonly used residence types include College Dormitories, Assisted Living Facilities, Military Housing, and Correctional Facilities. The inspector will address relocation as “No” because applicants residing in these types of homes typically have their housing needs met by the institution and do not incur costs to relocate.

**Residence Size** – The inspector will record the residence size as 100 square feet. For hybrid/exterior inspections record the dwelling’s actual size of residence.

**Water level** - The high water mark is recorded on the highest floor where it was located.

**Foundation** - Foundation types include basement, crawlspace, slab, and “other”. A basement is an enclosed area of the home where any portion of the exterior wall or concrete floor is below grade. Split level homes are excluded from the definition of a basement.

## CAUSE OF DAMAGE (COD)

**Flood** — The partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source. Flood must be rising water from overflowing water sources. It is generally a temporary condition. Flood is used when landslide, mudflow, or seepage is triggered by inundation or runoff.

## REAL PROPERTY / STRUCTURAL DAMAGE

The inspector will record the SINGLE greatest damage level for each reported COD. When a dwelling contains a basement and flooding rose to the first floor, inundating the basement, the inspector will record both a basement damage level and a dwelling damage level. The inspector will separately address damages outside the footprint of the dwelling (wells, septic systems, road/bridges, HVAC, ADA ramps) as necessary. For renters, the inspector will use the appropriate Renter Real Property damage level, when confirmed.

- A renter’s home is assessed as it exists **at the time of the inspection**. When there is no damage impacting habitability the inspector will select No Damage/Minor Damage. If there were damages impacting habitability that have since been repaired the inspector will select Repairs Made.
- An owner’s home is assessed as it existed **immediately following the disaster**.
- Only disaster caused damage is recorded.
- Any damage conditions not caused by the current disaster will not be assessed.
- The inspector will provide a few brief/short comments describing the damage and the location, e.g., “app states roof damage to back of house” or “app states tree branch fell on roof damaging shingles”.

## REAL PROPERTY SPECIAL CONSIDERATIONS

**Roads and Bridges** - Damage to a privately owned road or bridge is only recorded when it is the sole access route and is rendered impassable. The inspector will distinguish between single-family and multi-family roads and bridges. The inspector will record the SF Service Call when there are damages to the applicant’s driveway or personally owned road or bridge requiring repairs or debris removal to make it passable, or the MF Service Call when there are damages to a road or bridge owned jointly by the applicant and members of their community.

**Boats** - The inspector will record the appropriate damage level to the boat.

## PERSONAL PROPERTY

The inspector will assess personal property as it existed ***immediately following the event***. Personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence. If the real property damages do not support the claim, the inspector will record the item as not affected.

- Living rooms, bedrooms, bathrooms and kitchens are recorded as they are furnished along with the level of damage.
- Any room furnished as a bedroom will be recorded as a bedroom regardless of whether it was occupied or unoccupied. Items typically included in a furnished bedroom are a bed, dresser, nightstand, lamp and bedding. If a room does not contain bedroom furnishings the inspector will use another designation such as an office room or utility room.
- Any room furnished with standard living room furnishings will be recorded as a living room. Items included in a furnished living room are a couch, chair, coffee table, lamps. Living rooms may also be called dens, family rooms, rec rooms, etc. It is entirely acceptable to have multiple living rooms in the home if there are multiple rooms furnished as living rooms.
- The bathroom furnishings include personal hygiene items, linens, shower curtain and rod.
- The kitchen furnishings include pots and pans, dishes, silverware, and small appliances.
- Furnishings minimally affected by the disaster are expected to be cleaned by an applicant. The inspector will record these items as not affected. Furnishings requiring more extensive or professional cleaning will be recorded as damaged.
- If it is clear the electrical components of an appliance have been inundated or it has sustained major physical damage, the inspector will record it as either "repair" or "replace".
- If an applicant is a Renter, any landlord supplied appliances and furnishings will be recorded as "Landlord Owned". If the applicant owns the same appliance supplied by the landlord and has access to the landlord supplied appliance the inspector will not record the applicant's appliance.
- The inspector will not record infant personal property when there is not an essential need in the household.
- The inspector will not record stored personal property during an initial inspection.

## PERSONAL PROPERTY SPECIAL CONSIDERATIONS

**Applicants Residing in the Same Home** - Renters have a commercial relationship with an owner or head of household. Applicants without a commercial relationship with the owner or head of household are household members.

- **Owner's Inspection:** The inspector will record rooms solely occupied by the renter as "Boarder Occupied". The inspector will not record personal property or transportation owned by the renter.
- **Renter's Inspection:** The inspector will record all rooms occupied by the renter as they are furnished and the personal property that they own. Rooms solely occupied by the owner and the owner's personal property will have the damage level of "Landlord Owned".
- **Multiple Renters' Inspection:** When two or more renters share the same home, the inspector will record all rooms claimed by the applicant. Rooms solely occupied by the other renter will be recorded per their function with the damage level "Landlord Owned".
- **Household Member's Inspection:** For applicants who do not have a commercial relationship with the head of household (Owner or Renter) and apply separately, the inspector will record damage to the home in the same manner as renters addressing their claimed room and appliance damage.

**Miscellaneous vs. Personal Property Items** - Items owned prior to the event will be recorded in the personal property section. Items purchased in response to the event will be recorded in the miscellaneous purchase section. Items may not be recorded as a Miscellaneous Purchase when a like-kind item is also being repaired or replaced in the Appliances/Personal Property section.

## UNMET NEEDS / LOSSES AND EXPENSES

The inspector is required to ask about disaster caused unmet needs. **Medical, dental, and funeral** expenses will be recorded. **Moving and storage** expenses will only be recorded when the applicant states the expenses were incurred post disaster.

**Clothing** - The inspector is required to record the disaster caused clothing need of the applicant and household members. Clothing will only be recorded when destroyed, physically gone, or when exposed to contaminants such as chemicals or sewer backup. FEMA expects applicants to clean clothing soaked by wind driven rain, seepage, or flood waters. Stored clothing will not be recorded.

**Transportation** - The inspector will confirm if all household vehicles were made un-drivable due to the disaster. If so, the inspector will confirm if any vehicles have comprehensive insurance. The inspector will record all vehicles for the household if it is determined the applicant does not have a drivable vehicle, and does not have comprehensive insurance coverage for their damaged/un-drivable vehicle.

**Essential Tools** - The inspector is required to ask about essential tools damaged by the disaster. Essential Tools include school books and supplies, computers, uniforms, and specialized/protective clothing required for employment but not supplied by the employer. Essential tools will only be recorded if the applicant is financially responsible for the items and the items are required to maintain employment or stay enrolled in school.

**Miscellaneous Purchases** - The inspector is required to ask about miscellaneous purchases. This includes items such as a chainsaw purchased, rented or leased after the start of the incident period to gain access and/or remove hazards to the home. The eligibility timeframe for miscellaneous purchases starts with the first day of the incident and extends for 30 days. The generator eligibility timeframe is an exception.

**Generators as Miscellaneous Purchases** - Generators purchased in response to the disaster are only considered if the applicant states they purchased the generator to power medically-required equipment AND it was purchased before the power was restored. The eligibility dates for generators as miscellaneous purchases start with the Governors Declaration of a State of Emergency and continue through the end of the incident period or the date power was restored to the home, whichever occurs first. As with other Miscellaneous Purchase items,

## HOME INFORMATION

**Essential Utilities Out** - The inspector is required to verify and record the status of essential **public** utility service. Public utilities include electricity, gas, water, and sewer provided by municipalities, subdivisions, or mobile home parks. This determination reflects the status of utilities **at the time of inspection**. If essential utilities were out but have been restored prior to the inspection, the correct designation is "No". This status is not used for utility systems owned by the applicant such as a well or septic system. If the only concern is the public utility outage, Habitability Repairs Required will be "No"

**Current Location** - The inspector is required to confirm the applicant's current location.

**Habitability Compromised** – Also known as Habitability Repairs Required. The habitability determination is based on the disaster caused damage to the structure or supporting systems. It is reasonable to expect applicants or their landlords to make some repairs of a minor nature without federal assistance. If the inspector indicates minimal disaster caused repairs are necessary, the habitability determination will be "No".

When a real property line item is recorded the habitability determination will be "Yes".

- The habitability determination for owners is based on real property damage as it existed **immediately following the event**. A "Yes" answer indicates the home was not safe, sanitary and functional immediately following the event.
- The habitability determination for renters is based on the damage that has not been repaired **at the time of the inspection**. A "Yes" answer indicates the home was not safe, sanitary and functional at the time of the inspection. If a renter's home was uninhabitable at the time of the event, but repairs have been made and the home is now habitable, the inspector will address the habitability determination as "No" and will select Repairs Made.

### Habitability Special Conditions

**Forced To Relocate** - At times a renter may be displaced to allow a landlord to occupy the home. The inspector is required to verify with the landlord that the applicant was forced to relocate due to the disaster. When confirmed, the habitability determination will be "Yes". The inspector will include the landlord's name and phone number in a comment. Forced To Relocate will also be used for a condo owner when there is damage to real property items such as the roof or heating system located in a shared area. Mandatory/Voluntary evacuations are not considered forced to relocate situations.

**Immediate Threat or Tagged Home** - The inspector will address habitability determination as "Yes" when there is an impending event such as a mudslide in progress or a power line across the front porch. The habitability determination is also "Yes" when the home has been tagged by the local building department as unsafe to occupy due to the disaster.

**Will Relocate** - The inspector is required to ask the applicant "Have you moved, or are you going to move while repairs are being made?" when the status is "Yes" for Utilities Out, habitability determination, or Inaccessible.

## OTHER INSPECTION TYPES

**Inaccessible** - The inaccessible status will be indicated when the inspector determines there is no access to the damaged home using traditional or alternate routes. This determination reflects the access status **at the time of inspection**. Common causes of inaccessibility are standing water, road closures, or damage to *public* roads or bridges. The inaccessible status is not used for *private* road or bridge damage that is the applicant's responsibility to repair.

**No Contact** - The inspector is required to make a minimum of three contact attempts for a period of 7 days prior to returning the inspection as a "No Contact". Call and or text contact attempts must be made over three different days and different times of day. A comment is required with the dates and times of each contact attempt. After the 7th day of the inspection being issued to the inspector and all attempts to contact the survivor are unsuccessful, the inspection may then be returned as "No Contact" to FEMA.

**Withdrawn** - When the applicant does not want to have an inspection or cannot comply with assessment in a timely manner, the inspector is required to explain that the applicant can contact the Helpline if their situation changes and return the inspection as Withdrawn. The withdrawn inspection status is also used in situations where the inspector initially made contact but is unable to re-establish contact after at least three attempts following the successful contact. A comment is required with the reason for withdrawing.



**Federal Emergency Management Agency**  
Housing Inspection Services

**INSPECTION GUIDELINES**  
**DR – 4611-LA**

**Government Task Monitors – Craig Wince / Ron Kincer**  
**Inspection Services Coordinator – Harold Higgs**  
**Incident Type – Hurricane Ida**  
**Incident Period – August 26, 2021 and continuing**  
**Presidential Declared Date – August 29, 2021**  
**Governors Declaration of State of Emergency – August 26, 2021**

**REMOTE INSPECTIONS – INTERVIEW PROCESS:**

The remote inspection process requires experienced inspectors to interview applicants using the inspection software as well as the procedures and guidelines that govern the inspection process. Inspectors make phone contact with the applicant and follow the standard protocol they use on field inspections. They begin by verbally confirming the applicant's name and contact information and proceeding to follow the prompts in the inspection software to address household members, number of bedrooms occupied, utility outages, and unmet needs. The inspector will ask the applicant questions about the type of home they live in, the foundation, and the degree of damage the home sustained from the disaster. The inspector will ask any clarifying questions as they deem necessary from their experience and from the information the applicant provides to arrive at an overall classification of the degree of real property damage to the home. Once the inspector has determined the level of real property damage, personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence.

**SUPPORT TO APPLICANTS**

**Limited English Proficiency (LEP)** - The inspector will accommodate applicants who have limited ability to communicate in English. The primary strategy is to determine if there is anyone in the home 16 years of age or older who can assist as a translator. A secondary strategy is to ask the applicant if they have a friend or another person 16 years of age or older who can participate in the inspection interview and provide translation assistance. If neither of these two options is possible, alternative methods may include language translation call services, or returning the inspection for reassignment to a compatible speaking inspector.

**Other Forms of Communication** - The inspector is required to accommodate any special need an applicant has in order to communicate during the inspection process. Accommodations may include assistive technology including computers and text messaging.

**Immediate Needs** - If the inspector encounters an applicant with an immediate need impacting their safety or welfare, it will be reported to the Field Supervisor for referral to FEMA.

**Standard of Conduct / Conflict of Interest** - Inspectors, employed by or under contract to FEMA to perform Individual Assistance inspections, shall not be part of any trade or financial transactions involving the purchase or sale of any real or personal property belonging to an applicant or household member who is assigned for inspection or being inspected by the designated inspector. The inspector shall not conduct an inspection on a family member, friends, or business associates home where a conflict of interest may arise. When there is a conflict of interest with the applicant the inspector will return the inspection to the host for reassignment to another inspector.

**APPLICANT INFORMATION**

The inspector is required to verify the applicant's name, damaged home address, county, current mailing address, lot or apartment number if applicable, and phone numbers. The inspector will make any updates to the applicant's information. The inspector will not make complete Registrant name changes from one individual to another.

**Designated Area** - The inspector is required to verify the applicant resides in a designated area. If the area is undesignated, the inspection will be returned as complete. The applicant will be advised to contact their local emergency management agency in case the area is designated at a later date.

**Primary Residence** - The inspector is required to ask every applicant if the home is their primary residence where they reside more than six months a year.

- If the applicant states the home is not their primary residence the inspector is required to ask if they have another home in the designated area that was damaged. If so, the inspector will correct the address and perform a complete inspection of the applicant's primary residence.
- If the applicant states the home is not their primary residence and does not have a home in the designated area, the inspector will return the inspection with occupancy status Not Primary Residence (NPR). Examples of NPRs include rental property, a secondary home, or commercial property. The inspector is still required to ask the applicant about unmet needs and transportation.

**Incident Period** - The inspector is required to ask the applicant if the damage occurred in the incident period.

- Only damage that occurred within the incident period will be recorded.
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**Household Composition** - Defined as the number of household members who resided in the home at the time of the event. The household composition and number of bedrooms occupied includes joint-custody children and college students away from the home and expected to return on session breaks. It does not include boarders, renters, or live-in landlords who have a commercial relationship with the applicant.

**Occupants** - The inspector is required to review occupant information. Information to be reviewed includes names of all of the people, including children, who lived in the home at the time of the event, age, and relationship status. Boarders, renters, and live-in landlords are included in the occupants section.

**Bedrooms Occupied** - The inspector is required to confirm the number of bedrooms occupied at the time of the event. The number of bedrooms occupied will identify only those rooms occupied by the applicant and the members of the household. The count does not include boarders, renters or live-in landlords.

## **OCCUPANCY AND OWNERSHIP VERIFICATION**

For the majority of CONUS located dwellings, FEMA will have verified occupancy and when applicable ownership prior to the inspection being issued. When not confirmed by FEMA, and the applicant is a renter, inspectors will comment on the landlord's name and contact number but will not attempt to contact them. No verification of occupancy or ownership is required by the inspector.

### **Occupancy**

- The inspector is not required to prove "Intent to Occupy". For example, if the applicant lived elsewhere at the time of the disaster while the home was under construction or if the home was recently purchased, the inspector will complete the inspection and record occupancy as "Not Verified". A comment is required about the impending occupancy.

### **Ownership**

- Ownership status can only be changed from owner to renter if the applicant states they are a renter. A comment is required.
- The inspector will change the applicant from a renter to an owner if the applicant registered as a renter but claims they are an owner at the time of the inspection. A comment is required.

- If the applicant claims they are the owner and FEMA has not verified ownership prior to the inspection being issued, the inspector will select “not verified” for ownership and perform a complete inspection.

**Insurance Coverage** - The inspector is required to ask every applicant if they have insurance. All additional insurance types will be added if not already listed.

## HOME INFORMATION

**Residence Type** - Standard residence types include single family/duplex, mobile home, travel trailer, apartment, condo, townhouse, boat, and “other”. Additional less commonly used residence types include College Dormitories, Assisted Living Facilities, Military Housing, and Correctional Facilities. The inspector will address relocation as “No” because applicants residing in these types of homes typically have their housing needs met by the institution and do not incur costs to relocate.

**Residence Size** – The inspector will record the residence size as 100 square feet. For hybrid/exterior inspections record the dwelling’s actual size of residence.

**Water level** - The high water mark is recorded on the highest floor where it was located.

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## CAUSE OF DAMAGE (COD)

**Flood** — The partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source. Flood must be rising water from overflowing water sources. It is generally a temporary condition. Flood is used when landslide, mudflow, or seepage is triggered by inundation or runoff.

## REAL PROPERTY / STRUCTURAL DAMAGE

The inspector will record the SINGLE greatest damage level for each reported COD. When a dwelling contains a basement and flooding rose to the first floor, inundating the basement, the inspector will record both a basement damage level and a dwelling damage level. The inspector will separately address damages outside the footprint of the dwelling (wells, septic systems, road/bridges, HVAC, ADA ramps) as necessary. For renters, the inspector will use the appropriate Renter Real Property damage level, when confirmed.

- A renter’s home is assessed as it exists **at the time of the inspection**. When there is no damage impacting habitability the inspector will select No Damage/Minor Damage. If there were damages impacting habitability that have since been repaired the inspector will select Repairs Made.
- An owner’s home is assessed as it existed **immediately following the disaster**.
- Only disaster caused damage is recorded.
- Any damage conditions not caused by the current disaster will not be assessed.
- The inspector will provide a few brief/short comments describing the damage and the location, e.g., “app states roof damage to back of house” or “app states tree branch fell on roof damaging shingles”.

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**Roads and Bridges** - Damage to a privately owned road or bridge is only recorded when it is the sole access route and is rendered impassable. The inspector will distinguish between single-family and multi-family roads and bridges. The inspector will record the SF Service Call when there are damages to the applicant’s driveway or personally owned road or bridge requiring repairs or debris removal to make it passable, or the MF Service Call when there are damages to a road or bridge owned jointly by the applicant and members of their community.

**Boats** - The inspector will record the appropriate damage level to the boat.

## PERSONAL PROPERTY

The inspector will assess personal property as it existed ***immediately following the event***. Personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence. If the real property damages do not support the claim, the inspector will record the item as not affected.

- Living rooms, bedrooms, bathrooms and kitchens are recorded as they are furnished along with the level of damage.
- Any room furnished as a bedroom will be recorded as a bedroom regardless of whether it was occupied or unoccupied. Items typically included in a furnished bedroom are a bed, dresser, nightstand, lamp and bedding. If a room does not contain bedroom furnishings the inspector will use another designation such as an office room or utility room.
- Any room furnished with standard living room furnishings will be recorded as a living room. Items included in a furnished living room are a couch, chair, coffee table, lamps. Living rooms may also be called dens, family rooms, rec rooms, etc. It is entirely acceptable to have multiple living rooms in the home if there are multiple rooms furnished as living rooms.
- The bathroom furnishings include personal hygiene items, linens, shower curtain and rod.
- The kitchen furnishings include pots and pans, dishes, silverware, and small appliances.
- Furnishings minimally affected by the disaster are expected to be cleaned by an applicant. The inspector will record these items as not affected. Furnishings requiring more extensive or professional cleaning will be recorded as damaged.
- If it is clear the electrical components of an appliance have been inundated or it has sustained major physical damage, the inspector will record it as either "repair" or "replace".
- If an applicant is a Renter, any landlord supplied appliances and furnishings will be recorded as "Landlord Owned". If the applicant owns the same appliance supplied by the landlord and has access to the landlord supplied appliance the inspector will not record the applicant's appliance.
- The inspector will not record infant personal property when there is not an essential need in the household.
- The inspector will not record stored personal property during an initial inspection.

## PERSONAL PROPERTY SPECIAL CONSIDERATIONS

**Applicants Residing in the Same Home** - Renters have a commercial relationship with an owner or head of household. Applicants without a commercial relationship with the owner or head of household are household members.

- **Owner's Inspection:** The inspector will record rooms solely occupied by the renter as "Boarder Occupied". The inspector will not record personal property or transportation owned by the renter.
- **Renter's Inspection:** The inspector will record all rooms occupied by the renter as they are furnished and the personal property that they own. Rooms solely occupied by the owner and the owner's personal property will have the damage level of "Landlord Owned".
- **Multiple Renters' Inspection:** When two or more renters share the same home, the inspector will record all rooms claimed by the applicant. Rooms solely occupied by the other renter will be recorded per their function with the damage level "Landlord Owned".
- **Household Member's Inspection:** For applicants who do not have a commercial relationship with the head of household (Owner or Renter) and apply separately, the inspector will record damage to the home in the same manner as renters addressing their claimed room and appliance damage.

**Miscellaneous vs. Personal Property Items** - Items owned prior to the event will be recorded in the personal property section. Items purchased in response to the event will be recorded in the miscellaneous purchase section. Items may not be recorded as a Miscellaneous Purchase when a like-kind item is also being repaired or replaced in the Appliances/Personal Property section.

## UNMET NEEDS / LOSSES AND EXPENSES

The inspector is required to ask about disaster caused unmet needs. **Medical, dental, and funeral** expenses will be recorded. **Moving and storage** expenses will only be recorded when the applicant states the expenses were incurred post disaster.

**Clothing** - The inspector is required to record the disaster caused clothing need of the applicant and household members. Clothing will only be recorded when destroyed, physically gone, or when exposed to contaminants such as chemicals or sewer backup. FEMA expects applicants to clean clothing soaked by wind driven rain, seepage, or flood waters. Stored clothing will not be recorded.

**Transportation** - The inspector will confirm if all household vehicles were made un-drivable due to the disaster. If so, the inspector will confirm if any vehicles have comprehensive insurance. The inspector will record all vehicles for the household if it is determined the applicant does not have a drivable vehicle, and does not have comprehensive insurance coverage for their damaged/un-drivable vehicle.

**Essential Tools** - The inspector is required to ask about essential tools damaged by the disaster. Essential Tools include school books and supplies, computers, uniforms, and specialized/protective clothing required for employment but not supplied by the employer. Essential tools will only be recorded if the applicant is financially responsible for the items and the items are required to maintain employment or stay enrolled in school.

**Miscellaneous Purchases** - The inspector is required to ask about miscellaneous purchases. This includes items such as a chainsaw purchased, rented or leased after the start of the incident period to gain access and/or remove hazards to the home. The eligibility timeframe for miscellaneous purchases starts with the first day of the incident and extends for 30 days. The generator eligibility timeframe is an exception.

**Generators as Miscellaneous Purchases** - Generators purchased in response to the disaster are only considered if the applicant states they purchased the generator to power medically-required equipment AND it was purchased before the power was restored. The eligibility dates for generators as miscellaneous purchases start with the Governors Declaration of a State of Emergency and continue through the end of the incident period or the date power was restored to the home, whichever occurs first. As with other Miscellaneous Purchase items,

## HOME INFORMATION

**Essential Utilities Out** - The inspector is required to verify and record the status of essential **public** utility service. Public utilities include electricity, gas, water, and sewer provided by municipalities, subdivisions, or mobile home parks. This determination reflects the status of utilities **at the time of inspection**. If essential utilities were out but have been restored prior to the inspection, the correct designation is "No". This status is not used for utility systems owned by the applicant such as a well or septic system. If the only concern is the public utility outage, Habitability Repairs Required will be "No"

**Current Location** - The inspector is required to confirm the applicant's current location.

**Habitability Compromised** – Also known as Habitability Repairs Required. The habitability determination is based on the disaster caused damage to the structure or supporting systems. It is reasonable to expect applicants or their landlords to make some repairs of a minor nature without federal assistance. If the inspector indicates minimal disaster caused repairs are necessary, the habitability determination will be "No".

When a real property line item is recorded the habitability determination will be "Yes".

- The habitability determination for owners is based on real property damage as it existed **immediately following the event**. A "Yes" answer indicates the home was not safe, sanitary and functional immediately following the event.
- The habitability determination for renters is based on the damage that has not been repaired **at the time of the inspection**. A "Yes" answer indicates the home was not safe, sanitary and functional at the time of the inspection. If a renter's home was uninhabitable at the time of the event, but repairs have been made and the home is now habitable, the inspector will address the habitability determination as "No" and will select Repairs Made.

### Habitability Special Conditions

**Forced To Relocate** - At times a renter may be displaced to allow a landlord to occupy the home. The inspector is required to verify with the landlord that the applicant was forced to relocate due to the disaster. When confirmed, the habitability determination will be "Yes". The inspector will include the landlord's name and phone number in a comment. Forced To Relocate will also be used for a condo owner when there is damage to real property items such as the roof or heating system located in a shared area. Mandatory/Voluntary evacuations are not considered forced to relocate situations.

**Immediate Threat or Tagged Home** - The inspector will address habitability determination as "Yes" when there is an impending event such as a mudslide in progress or a power line across the front porch. The habitability determination is also "Yes" when the home has been tagged by the local building department as unsafe to occupy due to the disaster.

**Will Relocate** - The inspector is required to ask the applicant "Have you moved, or are you going to move while repairs are being made?" when the status is "Yes" for Utilities Out, habitability determination, or Inaccessible.

## OTHER INSPECTION TYPES

**Inaccessible** - The inaccessible status will be indicated when the inspector determines there is no access to the damaged home using traditional or alternate routes. This determination reflects the access status **at the time of inspection**. Common causes of inaccessibility are standing water, road closures, or damage to *public* roads or bridges. The inaccessible status is not used for *private* road or bridge damage that is the applicant's responsibility to repair.

**No Contact** - The inspector is required to make a minimum of three contact attempts for a period of 7 days prior to returning the inspection as a "No Contact". Call and or text contact attempts must be made over three different days and different times of day. A comment is required with the dates and times of each contact attempt. After the 7th day of the inspection being issued to the inspector and all attempts to contact the survivor are unsuccessful, the inspection may then be returned as "No Contact" to FEMA.

**Withdrawn** - When the applicant does not want to have an inspection or cannot comply with assessment in a timely manner, the inspector is required to explain that the applicant can contact the Helpline if their situation changes and return the inspection as Withdrawn. The withdrawn inspection status is also used in situations where the inspector initially made contact but is unable to re-establish contact after at least three attempts following the successful contact. A comment is required with the reason for withdrawing.



**Federal Emergency Management Agency**  
Housing Inspection Services

**INSPECTION GUIDELINES**  
**DR-4614-NJ**

**Government Task Monitors – Martin Burner / Cheryl Eckhardt**  
**Inspection Services Coordinator – Michael Barta**  
**Incident Type – Remnants of Hurricane Ida**  
**Incident Period – September 1 - 3, 2021**  
**Presidential Declared Date – September 5, 2021**  
**Governors Declaration of State of Emergency – September 1, 2021**

**REMOTE INSPECTIONS – INTERVIEW PROCESS:**

The remote inspection process requires experienced inspectors to interview applicants using the inspection software as well as the procedures and guidelines that govern the inspection process. Inspectors make phone contact with the applicant and follow the standard protocol they use on field inspections. They begin by verbally confirming the applicant's name and contact information and proceeding to follow the prompts in the inspection software to address household members, number of bedrooms occupied, utility outages, and unmet needs. The inspector will ask the applicant questions about the type of home they live in, the foundation, and the degree of damage the home sustained from the disaster. The inspector will ask any clarifying questions as they deem necessary from their experience and from the information the applicant provides to arrive at an overall classification of the degree of real property damage to the home. Once the inspector has determined the level of real property damage, personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence.

**SUPPORT TO APPLICANTS**

**Limited English Proficiency (LEP)** - The inspector will accommodate applicants who have limited ability to communicate in English. The primary strategy is to determine if there is anyone in the home 16 years of age or older who can assist as a translator. A secondary strategy is to ask the applicant if they have a friend or another person 16 years of age or older who can participate in the inspection interview and provide translation assistance. If neither of these two options is possible, alternative methods may include language translation call services, or returning the inspection for reassignment to a compatible speaking inspector.

**Other Forms of Communication** - The inspector is required to accommodate any special need an applicant has in order to communicate during the inspection process. Accommodations may include assistive technology including computers and text messaging.

**Immediate Needs** - If the inspector encounters an applicant with an immediate need impacting their safety or welfare, it will be reported to the Field Supervisor for referral to FEMA.

**Standard of Conduct / Conflict of Interest** - Inspectors, employed by or under contract to FEMA to perform Individual Assistance inspections, shall not be part of any trade or financial transactions involving the purchase or sale of any real or personal property belonging to an applicant or household member who is assigned for inspection or being inspected by the designated inspector. The inspector shall not conduct an inspection on a family member, friends, or business associates home where a conflict of interest may arise. When there is a conflict of interest with the applicant the inspector will return the inspection to the host for reassignment to another inspector.

**APPLICANT INFORMATION**

The inspector is required to verify the applicant's name, damaged home address, county, current mailing address, lot or apartment number if applicable, and phone numbers. The inspector will make any updates to the applicant's information. The inspector will not make complete Registrant name changes from one individual to another.

**Designated Area** - The inspector is required to verify the applicant resides in a designated area. If the area is undesignated, the inspection will be returned as complete. The applicant will be advised to contact their local emergency management agency in case the area is designated at a later date.

**Primary Residence** - The inspector is required to ask every applicant if the home is their primary residence where they reside more than six months a year.

- If the applicant states the home is not their primary residence the inspector is required to ask if they have another home in the designated area that was damaged. If so, the inspector will correct the address and perform a complete inspection of the applicant's primary residence.
- If the applicant states the home is not their primary residence and does not have a home in the designated area, the inspector will return the inspection with occupancy status Not Primary Residence (NPR). Examples of NPRs include rental property, a secondary home, or commercial property. The inspector is still required to ask the applicant about unmet needs and transportation.

**Incident Period** - The inspector is required to ask the applicant if the damage occurred in the incident period.

- Only damage that occurred within the incident period will be recorded.
- If all damage occurred outside of the incident period, the inspection will be returned as complete.

**Household Composition** - Defined as the number of household members who resided in the home at the time of the event. The household composition and number of bedrooms occupied includes joint-custody children and college students away from the home and expected to return on session breaks. It does not include boarders, renters, or live-in landlords who have a commercial relationship with the applicant.

**Occupants** - The inspector is required to review occupant information. Information to be reviewed includes names of all of the people, including children, who lived in the home at the time of the event, age, and relationship status. Boarders, renters, and live-in landlords are included in the occupants section.

**Bedrooms Occupied** - The inspector is required to confirm the number of bedrooms occupied at the time of the event. The number of bedrooms occupied will identify only those rooms occupied by the applicant and the members of the household. The count does not include boarders, renters or live-in landlords.

## **OCCUPANCY AND OWNERSHIP VERIFICATION**

For the majority of CONUS located dwellings, FEMA will have verified occupancy and when applicable ownership prior to the inspection being issued. When not confirmed by FEMA, and the applicant is a renter, inspectors will comment on the landlord's name and contact number but will not attempt to contact them. No verification of occupancy or ownership is required by the inspector.

### **Occupancy**

- The inspector is not required to prove "Intent to Occupy". For example, if the applicant lived elsewhere at the time of the disaster while the home was under construction or if the home was recently purchased, the inspector will complete the inspection and record occupancy as "Not Verified". A comment is required about the impending occupancy.

### **Ownership**

- Ownership status can only be changed from owner to renter if the applicant states they are a renter. A comment is required.
- The inspector will change the applicant from a renter to an owner if the applicant registered as a renter but claims they are an owner at the time of the inspection. A comment is required.

- If the applicant claims they are the owner and FEMA has not verified ownership prior to the inspection being issued, the inspector will select “not verified” for ownership and perform a complete inspection.

**Insurance Coverage** - The inspector is required to ask every applicant if they have insurance. All additional insurance types will be added if not already listed.

## HOME INFORMATION

**Residence Type** - Standard residence types include single family/duplex, mobile home, travel trailer, apartment, condo, townhouse, boat, and “other”. Additional less commonly used residence types include College Dormitories, Assisted Living Facilities, Military Housing, and Correctional Facilities. The inspector will address relocation as “No” because applicants residing in these types of homes typically have their housing needs met by the institution and do not incur costs to relocate.

**Residence Size** – The inspector will record the residence size as 100 square feet. For hybrid/exterior inspections record the dwelling’s actual size of residence.

**Water level** - The high water mark is recorded on the highest floor where it was located.

**Foundation** - Foundation types include basement, crawlspace, slab, and “other”. A basement is an enclosed area of the home where any portion of the exterior wall or concrete floor is below grade. Split level homes are excluded from the definition of a basement.

## CAUSE OF DAMAGE (COD)

**Flood** — The partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source. Flood must be rising water from overflowing water sources. It is generally a temporary condition. Flood is used when landslide, mudflow, or seepage is triggered by inundation or runoff.

## REAL PROPERTY / STRUCTURAL DAMAGE

The inspector will record the SINGLE greatest damage level for each reported COD. When a dwelling contains a basement and flooding rose to the first floor, inundating the basement, the inspector will record both a basement damage level and a dwelling damage level. The inspector will separately address damages outside the footprint of the dwelling (wells, septic systems, road/bridges, HVAC, ADA ramps) as necessary. For renters, the inspector will use the appropriate Renter Real Property damage level, when confirmed.

- A renter’s home is assessed as it exists **at the time of the inspection**. When there is no damage impacting habitability the inspector will select No Damage/Minor Damage. If there were damages impacting habitability that have since been repaired the inspector will select Repairs Made.
- An owner’s home is assessed as it existed **immediately following the disaster**.
- Only disaster caused damage is recorded.
- Any damage conditions not caused by the current disaster will not be assessed.
- The inspector will provide a few brief/short comments describing the damage and the location, e.g., “app states roof damage to back of house” or “app states tree branch fell on roof damaging shingles”.

## REAL PROPERTY SPECIAL CONSIDERATIONS

**Roads and Bridges** - Damage to a privately owned road or bridge is only recorded when it is the sole access route and is rendered impassable. The inspector will distinguish between single-family and multi-family roads and bridges. The inspector will record the SF Service Call when there are damages to the applicant’s driveway or personally owned road or bridge requiring repairs or debris removal to make it passable, or the MF Service Call when there are damages to a road or bridge owned jointly by the applicant and members of their community.

**Boats** - The inspector will record the appropriate damage level to the boat.

## PERSONAL PROPERTY

The inspector will assess personal property as it existed ***immediately following the event***. Personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence. If the real property damages do not support the claim, the inspector will record the item as not affected.

- Living rooms, bedrooms, bathrooms and kitchens are recorded as they are furnished along with the level of damage.
- Any room furnished as a bedroom will be recorded as a bedroom regardless of whether it was occupied or unoccupied. Items typically included in a furnished bedroom are a bed, dresser, nightstand, lamp and bedding. If a room does not contain bedroom furnishings the inspector will use another designation such as an office room or utility room.
- Any room furnished with standard living room furnishings will be recorded as a living room. Items included in a furnished living room are a couch, chair, coffee table, lamps. Living rooms may also be called dens, family rooms, rec rooms, etc. It is entirely acceptable to have multiple living rooms in the home if there are multiple rooms furnished as living rooms.
- The bathroom furnishings include personal hygiene items, linens, shower curtain and rod.
- The kitchen furnishings include pots and pans, dishes, silverware, and small appliances.
- Furnishings minimally affected by the disaster are expected to be cleaned by an applicant. The inspector will record these items as not affected. Furnishings requiring more extensive or professional cleaning will be recorded as damaged.
- If it is clear the electrical components of an appliance have been inundated or it has sustained major physical damage, the inspector will record it as either "repair" or "replace".
- If an applicant is a Renter, any landlord supplied appliances and furnishings will be recorded as "Landlord Owned". If the applicant owns the same appliance supplied by the landlord and has access to the landlord supplied appliance the inspector will not record the applicant's appliance.
- The inspector will not record infant personal property when there is not an essential need in the household.
- The inspector will not record stored personal property during an initial inspection.

## PERSONAL PROPERTY SPECIAL CONSIDERATIONS

**Applicants Residing in the Same Home** - Renters have a commercial relationship with an owner or head of household. Applicants without a commercial relationship with the owner or head of household are household members.

- **Owner's Inspection:** The inspector will record rooms solely occupied by the renter as "Boarder Occupied". The inspector will not record personal property or transportation owned by the renter.
- **Renter's Inspection:** The inspector will record all rooms occupied by the renter as they are furnished and the personal property that they own. Rooms solely occupied by the owner and the owner's personal property will have the damage level of "Landlord Owned".
- **Multiple Renters' Inspection:** When two or more renters share the same home, the inspector will record all rooms claimed by the applicant. Rooms solely occupied by the other renter will be recorded per their function with the damage level "Landlord Owned".
- **Household Member's Inspection:** For applicants who do not have a commercial relationship with the head of household (Owner or Renter) and apply separately, the inspector will record damage to the home in the same manner as renters addressing their claimed room and appliance damage.

**Miscellaneous vs. Personal Property Items** - Items owned prior to the event will be recorded in the personal property section. Items purchased in response to the event will be recorded in the miscellaneous purchase section. Items may not be recorded as a Miscellaneous Purchase when a like-kind item is also being repaired or replaced in the Appliances/Personal Property section.

## UNMET NEEDS / LOSSES AND EXPENSES

The inspector is required to ask about disaster caused unmet needs. **Medical, dental, and funeral** expenses will be recorded. **Moving and storage** expenses will only be recorded when the applicant states the expenses were incurred post disaster.

**Clothing** - The inspector is required to record the disaster caused clothing need of the applicant and household members. Clothing will only be recorded when destroyed, physically gone, or when exposed to contaminants such as chemicals or sewer backup. FEMA expects applicants to clean clothing soaked by wind driven rain, seepage, or flood waters. Stored clothing will not be recorded.

**Transportation** - The inspector will confirm if all household vehicles were made un-drivable due to the disaster. If so, the inspector will confirm if any vehicles have comprehensive insurance. The inspector will record all vehicles for the household if it is determined the applicant does not have a drivable vehicle, and does not have comprehensive insurance coverage for their damaged/un-drivable vehicle.

**Essential Tools** - The inspector is required to ask about essential tools damaged by the disaster. Essential Tools include school books and supplies, computers, uniforms, and specialized/protective clothing required for employment but not supplied by the employer. Essential tools will only be recorded if the applicant is financially responsible for the items and the items are required to maintain employment or stay enrolled in school.

**Miscellaneous Purchases** - The inspector is required to ask about miscellaneous purchases. This includes items such as a chainsaw purchased, rented or leased after the start of the incident period to gain access and/or remove hazards to the home. The eligibility timeframe for miscellaneous purchases starts with the first day of the incident and extends for 30 days. The generator eligibility timeframe is an exception.

**Generators as Miscellaneous Purchases** - Generators purchased in response to the disaster are only considered if the applicant states they purchased the generator to power medically-required equipment AND it was purchased before the power was restored. The eligibility dates for generators as miscellaneous purchases start with the Governors Declaration of a State of Emergency and continue through the end of the incident period or the date power was restored to the home, whichever occurs first. As with other Miscellaneous Purchase items,

## HOME INFORMATION

**Essential Utilities Out** - The inspector is required to verify and record the status of essential **public** utility service. Public utilities include electricity, gas, water, and sewer provided by municipalities, subdivisions, or mobile home parks. This determination reflects the status of utilities **at the time of inspection**. If essential utilities were out but have been restored prior to the inspection, the correct designation is "No". This status is not used for utility systems owned by the applicant such as a well or septic system. If the only concern is the public utility outage, Habitability Repairs Required will be "No"

**Current Location** - The inspector is required to confirm the applicant's current location.

**Habitability Compromised** – Also known as Habitability Repairs Required. The habitability determination is based on the disaster caused damage to the structure or supporting systems. It is reasonable to expect applicants or their landlords to make some repairs of a minor nature without federal assistance. If the inspector indicates minimal disaster caused repairs are necessary, the habitability determination will be "No".

When a real property line item is recorded the habitability determination will be "Yes".

- The habitability determination for owners is based on real property damage as it existed **immediately following the event**. A "Yes" answer indicates the home was not safe, sanitary and functional immediately following the event.
- The habitability determination for renters is based on the damage that has not been repaired **at the time of the inspection**. A "Yes" answer indicates the home was not safe, sanitary and functional at the time of the inspection. If a renter's home was uninhabitable at the time of the event, but repairs have been made and the home is now habitable, the inspector will address the habitability determination as "No" and will select Repairs Made.

### Habitability Special Conditions

**Forced To Relocate** - At times a renter may be displaced to allow a landlord to occupy the home. The inspector is required to verify with the landlord that the applicant was forced to relocate due to the disaster. When confirmed, the habitability determination will be "Yes". The inspector will include the landlord's name and phone number in a comment. Forced To Relocate will also be used for a condo owner when there is damage to real property items such as the roof or heating system located in a shared area. Mandatory/Voluntary evacuations are not considered forced to relocate situations.

**Immediate Threat or Tagged Home** - The inspector will address habitability determination as "Yes" when there is an impending event such as a mudslide in progress or a power line across the front porch. The habitability determination is also "Yes" when the home has been tagged by the local building department as unsafe to occupy due to the disaster.

**Will Relocate** - The inspector is required to ask the applicant "Have you moved, or are you going to move while repairs are being made?" when the status is "Yes" for Utilities Out, habitability determination, or Inaccessible.

## OTHER INSPECTION TYPES

**Inaccessible** - The inaccessible status will be indicated when the inspector determines there is no access to the damaged home using traditional or alternate routes. This determination reflects the access status **at the time of inspection**. Common causes of inaccessibility are standing water, road closures, or damage to *public* roads or bridges. The inaccessible status is not used for *private* road or bridge damage that is the applicant's responsibility to repair.

**No Contact** - The inspector is required to make a minimum of three contact attempts for a period of 7 days prior to returning the inspection as a "No Contact". Call and or text contact attempts must be made over three different days and different times of day. A comment is required with the dates and times of each contact attempt. After the 7th day of the inspection being issued to the inspector and all attempts to contact the survivor are unsuccessful, the inspection may then be returned as "No Contact" to FEMA.

**Withdrawn** - When the applicant does not want to have an inspection or cannot comply with assessment in a timely manner, the inspector is required to explain that the applicant can contact the Helpline if their situation changes and return the inspection as Withdrawn. The withdrawn inspection status is also used in situations where the inspector initially made contact but is unable to re-establish contact after at least three attempts following the successful contact. A comment is required with the reason for withdrawing.



**Federal Emergency Management Agency**  
Housing Inspection Services

**INSPECTION GUIDELINES**  
**DR-4615-NY**

**Government Task Monitors – Ricardo Carrasquillo / Martin Burner**  
**Inspection Services Coordinator – Antonio Villalobos**  
**Incident Type – Remnants of Hurricane Ida**  
**Incident Period – September 1-3, 2021**  
**Presidential Declared Date – September 5, 2021**  
**Governors Declaration of State of Emergency – September 2, 2021**

**REMOTE INSPECTIONS – INTERVIEW PROCESS:**

The remote inspection process requires experienced inspectors to interview applicants using the inspection software as well as the procedures and guidelines that govern the inspection process. Inspectors make phone contact with the applicant and follow the standard protocol they use on field inspections. They begin by verbally confirming the applicant's name and contact information and proceeding to follow the prompts in the inspection software to address household members, number of bedrooms occupied, utility outages, and unmet needs. The inspector will ask the applicant questions about the type of home they live in, the foundation, and the degree of damage the home sustained from the disaster. The inspector will ask any clarifying questions as they deem necessary from their experience and from the information the applicant provides to arrive at an overall classification of the degree of real property damage to the home. Once the inspector has determined the level of real property damage, personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence.

**SUPPORT TO APPLICANTS**

**Limited English Proficiency (LEP)** - The inspector will accommodate applicants who have limited ability to communicate in English. The primary strategy is to determine if there is anyone in the home 16 years of age or older who can assist as a translator. A secondary strategy is to ask the applicant if they have a friend or another person 16 years of age or older who can participate in the inspection interview and provide translation assistance. If neither of these two options is possible, alternative methods may include language translation call services, or returning the inspection for reassignment to a compatible speaking inspector.

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**APPLICANT INFORMATION**

The inspector is required to verify the applicant's name, damaged home address, county, current mailing address, lot or apartment number if applicable, and phone numbers. The inspector will make any updates to the applicant's information. The inspector will not make complete Registrant name changes from one individual to another.

**Designated Area** - The inspector is required to verify the applicant resides in a designated area. If the area is undesignated, the inspection will be returned as complete. The applicant will be advised to contact their local emergency management agency in case the area is designated at a later date.

**Primary Residence** - The inspector is required to ask every applicant if the home is their primary residence where they reside more than six months a year.

- If the applicant states the home is not their primary residence the inspector is required to ask if they have another home in the designated area that was damaged. If so, the inspector will correct the address and perform a complete inspection of the applicant's primary residence.
- If the applicant states the home is not their primary residence and does not have a home in the designated area, the inspector will return the inspection with occupancy status Not Primary Residence (NPR). Examples of NPRs include rental property, a secondary home, or commercial property. The inspector is still required to ask the applicant about unmet needs and transportation.

**Incident Period** - The inspector is required to ask the applicant if the damage occurred in the incident period.

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**Household Composition** - Defined as the number of household members who resided in the home at the time of the event. The household composition and number of bedrooms occupied includes joint-custody children and college students away from the home and expected to return on session breaks. It does not include boarders, renters, or live-in landlords who have a commercial relationship with the applicant.

**Occupants** - The inspector is required to review occupant information. Information to be reviewed includes names of all of the people, including children, who lived in the home at the time of the event, age, and relationship status. Boarders, renters, and live-in landlords are included in the occupants section.

**Bedrooms Occupied** - The inspector is required to confirm the number of bedrooms occupied at the time of the event. The number of bedrooms occupied will identify only those rooms occupied by the applicant and the members of the household. The count does not include boarders, renters or live-in landlords.

## **OCCUPANCY AND OWNERSHIP VERIFICATION**

For the majority of CONUS located dwellings, FEMA will have verified occupancy and when applicable ownership prior to the inspection being issued. When not confirmed by FEMA, and the applicant is a renter, inspectors will comment on the landlord's name and contact number but will not attempt to contact them. No verification of occupancy or ownership is required by the inspector.

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### **Ownership**

- Ownership status can only be changed from owner to renter if the applicant states they are a renter. A comment is required.
- The inspector will change the applicant from a renter to an owner if the applicant registered as a renter but claims they are an owner at the time of the inspection. A comment is required.

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**Insurance Coverage** - The inspector is required to ask every applicant if they have insurance. All additional insurance types will be added if not already listed.

## HOME INFORMATION

**Residence Type** - Standard residence types include single family/duplex, mobile home, travel trailer, apartment, condo, townhouse, boat, and “other”. Additional less commonly used residence types include College Dormitories, Assisted Living Facilities, Military Housing, and Correctional Facilities. The inspector will address relocation as “No” because applicants residing in these types of homes typically have their housing needs met by the institution and do not incur costs to relocate.

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**Water level** - The high water mark is recorded on the highest floor where it was located.

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## CAUSE OF DAMAGE (COD)

**Flood** — The partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source. Flood must be rising water from overflowing water sources. It is generally a temporary condition. Flood is used when landslide, mudflow, or seepage is triggered by inundation or runoff.

## REAL PROPERTY / STRUCTURAL DAMAGE

The inspector will record the SINGLE greatest damage level for each reported COD. When a dwelling contains a basement and flooding rose to the first floor, inundating the basement, the inspector will record both a basement damage level and a dwelling damage level. The inspector will separately address damages outside the footprint of the dwelling (wells, septic systems, road/bridges, HVAC, ADA ramps) as necessary. For renters, the inspector will use the appropriate Renter Real Property damage level, when confirmed.

- A renter’s home is assessed as it exists **at the time of the inspection**. When there is no damage impacting habitability the inspector will select No Damage/Minor Damage. If there were damages impacting habitability that have since been repaired the inspector will select Repairs Made.
- An owner’s home is assessed as it existed **immediately following the disaster**.
- Only disaster caused damage is recorded.
- Any damage conditions not caused by the current disaster will not be assessed.
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## REAL PROPERTY SPECIAL CONSIDERATIONS

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**Boats** - The inspector will record the appropriate damage level to the boat.

## PERSONAL PROPERTY

The inspector will assess personal property as it existed ***immediately following the event***. Personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence. If the real property damages do not support the claim, the inspector will record the item as not affected.

- Living rooms, bedrooms, bathrooms and kitchens are recorded as they are furnished along with the level of damage.
- Any room furnished as a bedroom will be recorded as a bedroom regardless of whether it was occupied or unoccupied. Items typically included in a furnished bedroom are a bed, dresser, nightstand, lamp and bedding. If a room does not contain bedroom furnishings the inspector will use another designation such as an office room or utility room.
- Any room furnished with standard living room furnishings will be recorded as a living room. Items included in a furnished living room are a couch, chair, coffee table, lamps. Living rooms may also be called dens, family rooms, rec rooms, etc. It is entirely acceptable to have multiple living rooms in the home if there are multiple rooms furnished as living rooms.
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- If it is clear the electrical components of an appliance have been inundated or it has sustained major physical damage, the inspector will record it as either "repair" or "replace".
- If an applicant is a Renter, any landlord supplied appliances and furnishings will be recorded as "Landlord Owned". If the applicant owns the same appliance supplied by the landlord and has access to the landlord supplied appliance the inspector will not record the applicant's appliance.
- The inspector will not record infant personal property when there is not an essential need in the household.
- The inspector will not record stored personal property during an initial inspection.

## PERSONAL PROPERTY SPECIAL CONSIDERATIONS

**Applicants Residing in the Same Home** - Renters have a commercial relationship with an owner or head of household. Applicants without a commercial relationship with the owner or head of household are household members.

- **Owner's Inspection:** The inspector will record rooms solely occupied by the renter as "Boarder Occupied". The inspector will not record personal property or transportation owned by the renter.
- **Renter's Inspection:** The inspector will record all rooms occupied by the renter as they are furnished and the personal property that they own. Rooms solely occupied by the owner and the owner's personal property will have the damage level of "Landlord Owned".
- **Multiple Renters' Inspection:** When two or more renters share the same home, the inspector will record all rooms claimed by the applicant. Rooms solely occupied by the other renter will be recorded per their function with the damage level "Landlord Owned".
- **Household Member's Inspection:** For applicants who do not have a commercial relationship with the head of household (Owner or Renter) and apply separately, the inspector will record damage to the home in the same manner as renters addressing their claimed room and appliance damage.

**Miscellaneous vs. Personal Property Items** - Items owned prior to the event will be recorded in the personal property section. Items purchased in response to the event will be recorded in the miscellaneous purchase section. Items may not be recorded as a Miscellaneous Purchase when a like-kind item is also being repaired or replaced in the Appliances/Personal Property section.

## UNMET NEEDS / LOSSES AND EXPENSES

The inspector is required to ask about disaster caused unmet needs. **Medical, dental, and funeral** expenses will be recorded. **Moving and storage** expenses will only be recorded when the applicant states the expenses were incurred post disaster.

**Clothing** - The inspector is required to record the disaster caused clothing need of the applicant and household members. Clothing will only be recorded when destroyed, physically gone, or when exposed to contaminants such as chemicals or sewer backup. FEMA expects applicants to clean clothing soaked by wind driven rain, seepage, or flood waters. Stored clothing will not be recorded.

**Transportation** - The inspector will confirm if all household vehicles were made un-drivable due to the disaster. If so, the inspector will confirm if any vehicles have comprehensive insurance. The inspector will record all vehicles for the household if it is determined the applicant does not have a drivable vehicle, and does not have comprehensive insurance coverage for their damaged/un-drivable vehicle.

**Essential Tools** - The inspector is required to ask about essential tools damaged by the disaster. Essential Tools include school books and supplies, computers, uniforms, and specialized/protective clothing required for employment but not supplied by the employer. Essential tools will only be recorded if the applicant is financially responsible for the items and the items are required to maintain employment or stay enrolled in school.

**Miscellaneous Purchases** - The inspector is required to ask about miscellaneous purchases. This includes items such as a chainsaw purchased, rented or leased after the start of the incident period to gain access and/or remove hazards to the home. The eligibility timeframe for miscellaneous purchases starts with the first day of the incident and extends for 30 days. The generator eligibility timeframe is an exception.

**Generators as Miscellaneous Purchases** - Generators purchased in response to the disaster are only considered if the applicant states they purchased the generator to power medically-required equipment AND it was purchased before the power was restored. The eligibility dates for generators as miscellaneous purchases start with the Governors Declaration of a State of Emergency and continue through the end of the incident period or the date power was restored to the home, whichever occurs first. As with other Miscellaneous Purchase items,

## HOME INFORMATION

**Essential Utilities Out** - The inspector is required to verify and record the status of essential **public** utility service. Public utilities include electricity, gas, water, and sewer provided by municipalities, subdivisions, or mobile home parks. This determination reflects the status of utilities **at the time of inspection**. If essential utilities were out but have been restored prior to the inspection, the correct designation is "No". This status is not used for utility systems owned by the applicant such as a well or septic system. If the only concern is the public utility outage, Habitability Repairs Required will be "No"

**Current Location** - The inspector is required to confirm the applicant's current location.

**Habitability Compromised** – Also known as Habitability Repairs Required. The habitability determination is based on the disaster caused damage to the structure or supporting systems. It is reasonable to expect applicants or their landlords to make some repairs of a minor nature without federal assistance. If the inspector indicates minimal disaster caused repairs are necessary, the habitability determination will be "No".

When a real property line item is recorded the habitability determination will be "Yes".

- The habitability determination for owners is based on real property damage as it existed **immediately following the event**. A "Yes" answer indicates the home was not safe, sanitary and functional immediately following the event.
- The habitability determination for renters is based on the damage that has not been repaired **at the time of the inspection**. A "Yes" answer indicates the home was not safe, sanitary and functional at the time of the inspection. If a renter's home was uninhabitable at the time of the event, but repairs have been made and the home is now habitable, the inspector will address the habitability determination as "No" and will select Repairs Made.

### Habitability Special Conditions

**Forced To Relocate** - At times a renter may be displaced to allow a landlord to occupy the home. The inspector is required to verify with the landlord that the applicant was forced to relocate due to the disaster. When confirmed, the habitability determination will be "Yes". The inspector will include the landlord's name and phone number in a comment. Forced To Relocate will also be used for a condo owner when there is damage to real property items such as the roof or heating system located in a shared area. Mandatory/Voluntary evacuations are not considered forced to relocate situations.

**Immediate Threat or Tagged Home** - The inspector will address habitability determination as "Yes" when there is an impending event such as a mudslide in progress or a power line across the front porch. The habitability determination is also "Yes" when the home has been tagged by the local building department as unsafe to occupy due to the disaster.

**Will Relocate** - The inspector is required to ask the applicant "Have you moved, or are you going to move while repairs are being made?" when the status is "Yes" for Utilities Out, habitability determination, or Inaccessible.

## OTHER INSPECTION TYPES

**Inaccessible** - The inaccessible status will be indicated when the inspector determines there is no access to the damaged home using traditional or alternate routes. This determination reflects the access status **at the time of inspection**. Common causes of inaccessibility are standing water, road closures, or damage to *public* roads or bridges. The inaccessible status is not used for *private* road or bridge damage that is the applicant's responsibility to repair.

**No Contact** - The inspector is required to make a minimum of three contact attempts for a period of 7 days prior to returning the inspection as a "No Contact". Call and or text contact attempts must be made over three different days and different times of day. A comment is required with the dates and times of each contact attempt. After the 7th day of the inspection being issued to the inspector and all attempts to contact the survivor are unsuccessful, the inspection may then be returned as "No Contact" to FEMA.

**Withdrawn** - When the applicant does not want to have an inspection or cannot comply with assessment in a timely manner, the inspector is required to explain that the applicant can contact the Helpline if their situation changes and return the inspection as Withdrawn. The withdrawn inspection status is also used in situations where the inspector initially made contact but is unable to re-establish contact after at least three attempts following the successful contact. A comment is required with the reason for withdrawing.



**Federal Emergency Management Agency**  
Housing Inspection Services

**INSPECTION GUIDELINES**  
**DR-4617-NC**

**Government Task Monitors – Craig Wince / Ron Kincer**  
**Inspection Services Coordinator – Gary Burden**  
**Incident Type – Remnants of Tropical Storm Fred**  
**Incident Period – August 16-18, 2021**  
**Presidential Declared Date – September 8, 2021**  
**Governors Declaration of State of Emergency – August 18, 2021**

**REMOTE INSPECTIONS – INTERVIEW PROCESS:**

The remote inspection process requires experienced inspectors to interview applicants using the inspection software as well as the procedures and guidelines that govern the inspection process. Inspectors make phone contact with the applicant and follow the standard protocol they use on field inspections. They begin by verbally confirming the applicant's name and contact information and proceeding to follow the prompts in the inspection software to address household members, number of bedrooms occupied, utility outages, and unmet needs. The inspector will ask the applicant questions about the type of home they live in, the foundation, and the degree of damage the home sustained from the disaster. The inspector will ask any clarifying questions as they deem necessary from their experience and from the information the applicant provides to arrive at an overall classification of the degree of real property damage to the home. Once the inspector has determined the level of real property damage, personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence.

**SUPPORT TO APPLICANTS**

**Limited English Proficiency (LEP)** - The inspector will accommodate applicants who have limited ability to communicate in English. The primary strategy is to determine if there is anyone in the home 16 years of age or older who can assist as a translator. A secondary strategy is to ask the applicant if they have a friend or another person 16 years of age or older who can participate in the inspection interview and provide translation assistance. If neither of these two options is possible, alternative methods may include language translation call services, or returning the inspection for reassignment to a compatible speaking inspector.

**Other Forms of Communication** - The inspector is required to accommodate any special need an applicant has in order to communicate during the inspection process. Accommodations may include assistive technology including computers and text messaging.

**Immediate Needs** - If the inspector encounters an applicant with an immediate need impacting their safety or welfare, it will be reported to the Field Supervisor for referral to FEMA.

**Standard of Conduct / Conflict of Interest** - Inspectors, employed by or under contract to FEMA to perform Individual Assistance inspections, shall not be part of any trade or financial transactions involving the purchase or sale of any real or personal property belonging to an applicant or household member who is assigned for inspection or being inspected by the designated inspector. The inspector shall not conduct an inspection on a family member, friends, or business associates home where a conflict of interest may arise. When there is a conflict of interest with the applicant the inspector will return the inspection to the host for reassignment to another inspector.

**APPLICANT INFORMATION**

The inspector is required to verify the applicant's name, damaged home address, county, current mailing address, lot or apartment number if applicable, and phone numbers. The inspector will make any updates to the applicant's information. The inspector will not make complete Registrant name changes from one individual to another.

**Designated Area** - The inspector is required to verify the applicant resides in a designated area. If the area is undesignated, the inspection will be returned as complete. The applicant will be advised to contact their local emergency management agency in case the area is designated at a later date.

**Primary Residence** - The inspector is required to ask every applicant if the home is their primary residence where they reside more than six months a year.

- If the applicant states the home is not their primary residence the inspector is required to ask if they have another home in the designated area that was damaged. If so, the inspector will correct the address and perform a complete inspection of the applicant's primary residence.
- If the applicant states the home is not their primary residence and does not have a home in the designated area, the inspector will return the inspection with occupancy status Not Primary Residence (NPR). Examples of NPRs include rental property, a secondary home, or commercial property. The inspector is still required to ask the applicant about unmet needs and transportation.

**Incident Period** - The inspector is required to ask the applicant if the damage occurred in the incident period.

- Only damage that occurred within the incident period will be recorded.
- If all damage occurred outside of the incident period, the inspection will be returned as complete.

**Household Composition** - Defined as the number of household members who resided in the home at the time of the event. The household composition and number of bedrooms occupied includes joint-custody children and college students away from the home and expected to return on session breaks. It does not include boarders, renters, or live-in landlords who have a commercial relationship with the applicant.

**Occupants** - The inspector is required to review occupant information. Information to be reviewed includes names of all of the people, including children, who lived in the home at the time of the event, age, and relationship status. Boarders, renters, and live-in landlords are included in the occupants section.

**Bedrooms Occupied** - The inspector is required to confirm the number of bedrooms occupied at the time of the event. The number of bedrooms occupied will identify only those rooms occupied by the applicant and the members of the household. The count does not include boarders, renters or live-in landlords.

## OCCUPANCY AND OWNERSHIP VERIFICATION

For the majority of CONUS located dwellings, FEMA will have verified occupancy and when applicable ownership prior to the inspection being issued. When not confirmed by FEMA, and the applicant is a renter, inspectors will comment on the landlord's name and contact number but will not attempt to contact them. No verification of occupancy or ownership is required by the inspector.

### Occupancy

- The inspector is not required to prove "Intent to Occupy". For example, if the applicant lived elsewhere at the time of the disaster while the home was under construction or if the home was recently purchased, the inspector will complete the inspection and record occupancy as "Not Verified". A comment is required about the impending occupancy.

### Ownership

- Ownership status can only be changed from owner to renter if the applicant states they are a renter. A comment is required.
- The inspector will change the applicant from a renter to an owner if the applicant registered as a renter but claims they are an owner at the time of the inspection. A comment is required.

- If the applicant claims they are the owner and FEMA has not verified ownership prior to the inspection being issued, the inspector will select “not verified” for ownership and perform a complete inspection.

**Insurance Coverage** - The inspector is required to ask every applicant if they have insurance. All additional insurance types will be added if not already listed.

## HOME INFORMATION

**Residence Type** - Standard residence types include single family/duplex, mobile home, travel trailer, apartment, condo, townhouse, boat, and “other”. Additional less commonly used residence types include College Dormitories, Assisted Living Facilities, Military Housing, and Correctional Facilities. The inspector will address relocation as “No” because applicants residing in these types of homes typically have their housing needs met by the institution and do not incur costs to relocate.

**Residence Size** – The inspector will record the residence size as 100 square feet. For hybrid/exterior inspections record the dwelling’s actual size of residence.

**Water level** - The high water mark is recorded on the highest floor where it was located.

**Foundation** - Foundation types include basement, crawlspace, slab, and “other”. A basement is an enclosed area of the home where any portion of the exterior wall or concrete floor is below grade. Split level homes are excluded from the definition of a basement.

## CAUSE OF DAMAGE (COD)

**Flood** — The partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source. Flood must be rising water from overflowing water sources. It is generally a temporary condition. Flood is used when landslide, mudflow, or seepage is triggered by inundation or runoff.

## REAL PROPERTY / STRUCTURAL DAMAGE

The inspector will record the SINGLE greatest damage level for each reported COD. When a dwelling contains a basement and flooding rose to the first floor, inundating the basement, the inspector will record both a basement damage level and a dwelling damage level. The inspector will separately address damages outside the footprint of the dwelling (wells, septic systems, road/bridges, HVAC, ADA ramps) as necessary. For renters, the inspector will use the appropriate Renter Real Property damage level, when confirmed.

- A renter’s home is assessed as it exists **at the time of the inspection**. When there is no damage impacting habitability the inspector will select No Damage/Minor Damage. If there were damages impacting habitability that have since been repaired the inspector will select Repairs Made.
- An owner’s home is assessed as it existed **immediately following the disaster**.
- Only disaster caused damage is recorded.
- Any damage conditions not caused by the current disaster will not be assessed.
- The inspector will provide a few brief/short comments describing the damage and the location, e.g., “app states roof damage to back of house” or “app states tree branch fell on roof damaging shingles”.

## REAL PROPERTY SPECIAL CONSIDERATIONS

**Roads and Bridges** - Damage to a privately owned road or bridge is only recorded when it is the sole access route and is rendered impassable. The inspector will distinguish between single-family and multi-family roads and bridges. The inspector will record the SF Service Call when there are damages to the applicant’s driveway or personally owned road or bridge requiring repairs or debris removal to make it passable, or the MF Service Call when there are damages to a road or bridge owned jointly by the applicant and members of their community.

**Boats** - The inspector will record the appropriate damage level to the boat.

## PERSONAL PROPERTY

The inspector will assess personal property as it existed ***immediately following the event***. Personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence. If the real property damages do not support the claim, the inspector will record the item as not affected.

- Living rooms, bedrooms, bathrooms and kitchens are recorded as they are furnished along with the level of damage.
- Any room furnished as a bedroom will be recorded as a bedroom regardless of whether it was occupied or unoccupied. Items typically included in a furnished bedroom are a bed, dresser, nightstand, lamp and bedding. If a room does not contain bedroom furnishings the inspector will use another designation such as an office room or utility room.
- Any room furnished with standard living room furnishings will be recorded as a living room. Items included in a furnished living room are a couch, chair, coffee table, lamps. Living rooms may also be called dens, family rooms, rec rooms, etc. It is entirely acceptable to have multiple living rooms in the home if there are multiple rooms furnished as living rooms.
- The bathroom furnishings include personal hygiene items, linens, shower curtain and rod.
- The kitchen furnishings include pots and pans, dishes, silverware, and small appliances.
- Furnishings minimally affected by the disaster are expected to be cleaned by an applicant. The inspector will record these items as not affected. Furnishings requiring more extensive or professional cleaning will be recorded as damaged.
- If it is clear the electrical components of an appliance have been inundated or it has sustained major physical damage, the inspector will record it as either "repair" or "replace".
- If an applicant is a Renter, any landlord supplied appliances and furnishings will be recorded as "Landlord Owned". If the applicant owns the same appliance supplied by the landlord and has access to the landlord supplied appliance the inspector will not record the applicant's appliance.
- The inspector will not record infant personal property when there is not an essential need in the household.
- The inspector will not record stored personal property during an initial inspection.

## PERSONAL PROPERTY SPECIAL CONSIDERATIONS

**Applicants Residing in the Same Home** - Renters have a commercial relationship with an owner or head of household. Applicants without a commercial relationship with the owner or head of household are household members.

- **Owner's Inspection:** The inspector will record rooms solely occupied by the renter as "Boarder Occupied". The inspector will not record personal property or transportation owned by the renter.
- **Renter's Inspection:** The inspector will record all rooms occupied by the renter as they are furnished and the personal property that they own. Rooms solely occupied by the owner and the owner's personal property will have the damage level of "Landlord Owned".
- **Multiple Renters' Inspection:** When two or more renters share the same home, the inspector will record all rooms claimed by the applicant. Rooms solely occupied by the other renter will be recorded per their function with the damage level "Landlord Owned".
- **Household Member's Inspection:** For applicants who do not have a commercial relationship with the head of household (Owner or Renter) and apply separately, the inspector will record damage to the home in the same manner as renters addressing their claimed room and appliance damage.

**Miscellaneous vs. Personal Property Items** - Items owned prior to the event will be recorded in the personal property section. Items purchased in response to the event will be recorded in the miscellaneous purchase section. Items may not be recorded as a Miscellaneous Purchase when a like-kind item is also being repaired or replaced in the Appliances/Personal Property section.

## UNMET NEEDS / LOSSES AND EXPENSES

The inspector is required to ask about disaster caused unmet needs. **Medical, dental, and funeral** expenses will be recorded. **Moving and storage** expenses will only be recorded when the applicant states the expenses were incurred post disaster.

**Clothing** - The inspector is required to record the disaster caused clothing need of the applicant and household members. Clothing will only be recorded when destroyed, physically gone, or when exposed to contaminants such as chemicals or sewer backup. FEMA expects applicants to clean clothing soaked by wind driven rain, seepage, or flood waters. Stored clothing will not be recorded.

**Transportation** - The inspector will confirm if all household vehicles were made un-drivable due to the disaster. If so, the inspector will confirm if any vehicles have comprehensive insurance. The inspector will record all vehicles for the household if it is determined the applicant does not have a drivable vehicle, and does not have comprehensive insurance coverage for their damaged/un-drivable vehicle.

**Essential Tools** - The inspector is required to ask about essential tools damaged by the disaster. Essential Tools include school books and supplies, computers, uniforms, and specialized/protective clothing required for employment but not supplied by the employer. Essential tools will only be recorded if the applicant is financially responsible for the items and the items are required to maintain employment or stay enrolled in school.

**Miscellaneous Purchases** - The inspector is required to ask about miscellaneous purchases. This includes items such as a chainsaw purchased, rented or leased after the start of the incident period to gain access and/or remove hazards to the home. The eligibility timeframe for miscellaneous purchases starts with the first day of the incident and extends for 30 days. The generator eligibility timeframe is an exception.

**Generators as Miscellaneous Purchases** - Generators purchased in response to the disaster are only considered if the applicant states they purchased the generator to power medically-required equipment AND it was purchased before the power was restored. The eligibility dates for generators as miscellaneous purchases start with the Governors Declaration of a State of Emergency and continue through the end of the incident period or the date power was restored to the home, whichever occurs first. As with other Miscellaneous Purchase items,

## HOME INFORMATION

**Essential Utilities Out** - The inspector is required to verify and record the status of essential **public** utility service. Public utilities include electricity, gas, water, and sewer provided by municipalities, subdivisions, or mobile home parks. This determination reflects the status of utilities **at the time of inspection**. If essential utilities were out but have been restored prior to the inspection, the correct designation is "No". This status is not used for utility systems owned by the applicant such as a well or septic system. If the only concern is the public utility outage, Habitability Repairs Required will be "No"

**Current Location** - The inspector is required to confirm the applicant's current location.

**Habitability Compromised** – Also known as Habitability Repairs Required. The habitability determination is based on the disaster caused damage to the structure or supporting systems. It is reasonable to expect applicants or their landlords to make some repairs of a minor nature without federal assistance. If the inspector indicates minimal disaster caused repairs are necessary, the habitability determination will be "No".

When a real property line item is recorded the habitability determination will be "Yes".

- The habitability determination for owners is based on real property damage as it existed **immediately following the event**. A "Yes" answer indicates the home was not safe, sanitary and functional immediately following the event.
- The habitability determination for renters is based on the damage that has not been repaired **at the time of the inspection**. A "Yes" answer indicates the home was not safe, sanitary and functional at the time of the inspection. If a renter's home was uninhabitable at the time of the event, but repairs have been made and the home is now habitable, the inspector will address the habitability determination as "No" and will select Repairs Made.

### Habitability Special Conditions

**Forced To Relocate** - At times a renter may be displaced to allow a landlord to occupy the home. The inspector is required to verify with the landlord that the applicant was forced to relocate due to the disaster. When confirmed, the habitability determination will be "Yes". The inspector will include the landlord's name and phone number in a comment. Forced To Relocate will also be used for a condo owner when there is damage to real property items such as the roof or heating system located in a shared area. Mandatory/Voluntary evacuations are not considered forced to relocate situations.

**Immediate Threat or Tagged Home** - The inspector will address habitability determination as "Yes" when there is an impending event such as a mudslide in progress or a power line across the front porch. The habitability determination is also "Yes" when the home has been tagged by the local building department as unsafe to occupy due to the disaster.

**Will Relocate** - The inspector is required to ask the applicant "Have you moved, or are you going to move while repairs are being made?" when the status is "Yes" for Utilities Out, habitability determination, or Inaccessible.

## OTHER INSPECTION TYPES

**Inaccessible** - The inaccessible status will be indicated when the inspector determines there is no access to the damaged home using traditional or alternate routes. This determination reflects the access status **at the time of inspection**. Common causes of inaccessibility are standing water, road closures, or damage to *public* roads or bridges. The inaccessible status is not used for *private* road or bridge damage that is the applicant's responsibility to repair.

**No Contact** - The inspector is required to make a minimum of three contact attempts for a period of 7 days prior to returning the inspection as a "No Contact". Call and or text contact attempts must be made over three different days and different times of day. A comment is required with the dates and times of each contact attempt. After the 7th day of the inspection being issued to the inspector and all attempts to contact the survivor are unsuccessful, the inspection may then be returned as "No Contact" to FEMA.

**Withdrawn** - When the applicant does not want to have an inspection or cannot comply with assessment in a timely manner, the inspector is required to explain that the applicant can contact the Helpline if their situation changes and return the inspection as Withdrawn. The withdrawn inspection status is also used in situations where the inspector initially made contact but is unable to re-establish contact after at least three attempts following the successful contact. A comment is required with the reason for withdrawing.



**Federal Emergency Management Agency**  
Housing Inspection Services

**INSPECTION GUIDELINES**  
**DR-4618-PA**

**Government Task Monitors – Cheryl Eckhardt / Craig Wince**  
**Inspection Services Coordinator – Bert Gilkey**  
**Incident Type – Remnants of Hurricane Ida**  
**Incident Period – August 31- September 5, 2021**  
**Presidential Declared Date – September 10, 2021**  
**Governors Declaration of State of Emergency – August 31, 2021**

**REMOTE INSPECTIONS – INTERVIEW PROCESS:**

The remote inspection process requires experienced inspectors to interview applicants using the inspection software as well as the procedures and guidelines that govern the inspection process. Inspectors make phone contact with the applicant and follow the standard protocol they use on field inspections. They begin by verbally confirming the applicant's name and contact information and proceeding to follow the prompts in the inspection software to address household members, number of bedrooms occupied, utility outages, and unmet needs. The inspector will ask the applicant questions about the type of home they live in, the foundation, and the degree of damage the home sustained from the disaster. The inspector will ask any clarifying questions as they deem necessary from their experience and from the information the applicant provides to arrive at an overall classification of the degree of real property damage to the home. Once the inspector has determined the level of real property damage, personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence.

**SUPPORT TO APPLICANTS**

**Limited English Proficiency (LEP)** - The inspector will accommodate applicants who have limited ability to communicate in English. The primary strategy is to determine if there is anyone in the home 16 years of age or older who can assist as a translator. A secondary strategy is to ask the applicant if they have a friend or another person 16 years of age or older who can participate in the inspection interview and provide translation assistance. If neither of these two options is possible, alternative methods may include language translation call services, or returning the inspection for reassignment to a compatible speaking inspector.

**Other Forms of Communication** - The inspector is required to accommodate any special need an applicant has in order to communicate during the inspection process. Accommodations may include assistive technology including computers and text messaging.

**Immediate Needs** - If the inspector encounters an applicant with an immediate need impacting their safety or welfare, it will be reported to the Field Supervisor for referral to FEMA.

**Standard of Conduct / Conflict of Interest** - Inspectors, employed by or under contract to FEMA to perform Individual Assistance inspections, shall not be part of any trade or financial transactions involving the purchase or sale of any real or personal property belonging to an applicant or household member who is assigned for inspection or being inspected by the designated inspector. The inspector shall not conduct an inspection on a family member, friends, or business associates home where a conflict of interest may arise. When there is a conflict of interest with the applicant the inspector will return the inspection to the host for reassignment to another inspector.

**APPLICANT INFORMATION**

The inspector is required to verify the applicant's name, damaged home address, county, current mailing address, lot or apartment number if applicable, and phone numbers. The inspector will make any updates to the applicant's information. The inspector will not make complete Registrant name changes from one individual to another.

**Designated Area** - The inspector is required to verify the applicant resides in a designated area. If the area is undesignated, the inspection will be returned as complete. The applicant will be advised to contact their local emergency management agency in case the area is designated at a later date.

**Primary Residence** - The inspector is required to ask every applicant if the home is their primary residence where they reside more than six months a year.

- If the applicant states the home is not their primary residence the inspector is required to ask if they have another home in the designated area that was damaged. If so, the inspector will correct the address and perform a complete inspection of the applicant's primary residence.
- If the applicant states the home is not their primary residence and does not have a home in the designated area, the inspector will return the inspection with occupancy status Not Primary Residence (NPR). Examples of NPRs include rental property, a secondary home, or commercial property. The inspector is still required to ask the applicant about unmet needs and transportation.

**Incident Period** - The inspector is required to ask the applicant if the damage occurred in the incident period.

- Only damage that occurred within the incident period will be recorded.
- If all damage occurred outside of the incident period, the inspection will be returned as complete.

**Household Composition** - Defined as the number of household members who resided in the home at the time of the event. The household composition and number of bedrooms occupied includes joint-custody children and college students away from the home and expected to return on session breaks. It does not include boarders, renters, or live-in landlords who have a commercial relationship with the applicant.

**Occupants** - The inspector is required to review occupant information. Information to be reviewed includes names of all of the people, including children, who lived in the home at the time of the event, age, and relationship status. Boarders, renters, and live-in landlords are included in the occupants section.

**Bedrooms Occupied** - The inspector is required to confirm the number of bedrooms occupied at the time of the event. The number of bedrooms occupied will identify only those rooms occupied by the applicant and the members of the household. The count does not include boarders, renters or live-in landlords.

## **OCCUPANCY AND OWNERSHIP VERIFICATION**

For the majority of CONUS located dwellings, FEMA will have verified occupancy and when applicable ownership prior to the inspection being issued. When not confirmed by FEMA, and the applicant is a renter, inspectors will comment on the landlord's name and contact number but will not attempt to contact them. No verification of occupancy or ownership is required by the inspector.

### **Occupancy**

- The inspector is not required to prove "Intent to Occupy". For example, if the applicant lived elsewhere at the time of the disaster while the home was under construction or if the home was recently purchased, the inspector will complete the inspection and record occupancy as "Not Verified". A comment is required about the impending occupancy.

### **Ownership**

- Ownership status can only be changed from owner to renter if the applicant states they are a renter. A comment is required.
- The inspector will change the applicant from a renter to an owner if the applicant registered as a renter but claims they are an owner at the time of the inspection. A comment is required.

- If the applicant claims they are the owner and FEMA has not verified ownership prior to the inspection being issued, the inspector will select “not verified” for ownership and perform a complete inspection.

**Insurance Coverage** - The inspector is required to ask every applicant if they have insurance. All additional insurance types will be added if not already listed.

## HOME INFORMATION

**Residence Type** - Standard residence types include single family/duplex, mobile home, travel trailer, apartment, condo, townhouse, boat, and “other”. Additional less commonly used residence types include College Dormitories, Assisted Living Facilities, Military Housing, and Correctional Facilities. The inspector will address relocation as “No” because applicants residing in these types of homes typically have their housing needs met by the institution and do not incur costs to relocate.

**Residence Size** – The inspector will record the residence size as 100 square feet. For hybrid/exterior inspections record the dwelling’s actual size of residence.

**Water level** - The high water mark is recorded on the highest floor where it was located.

**Foundation** - Foundation types include basement, crawlspace, slab, and “other”. A basement is an enclosed area of the home where any portion of the exterior wall or concrete floor is below grade. Split level homes are excluded from the definition of a basement.

## CAUSE OF DAMAGE (COD)

**Flood** — The partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source. Flood must be rising water from overflowing water sources. It is generally a temporary condition. Flood is used when landslide, mudflow, or seepage is triggered by inundation or runoff.

## REAL PROPERTY / STRUCTURAL DAMAGE

The inspector will record the SINGLE greatest damage level for each reported COD. When a dwelling contains a basement and flooding rose to the first floor, inundating the basement, the inspector will record both a basement damage level and a dwelling damage level. The inspector will separately address damages outside the footprint of the dwelling (wells, septic systems, road/bridges, HVAC, ADA ramps) as necessary. For renters, the inspector will use the appropriate Renter Real Property damage level, when confirmed.

- A renter’s home is assessed as it exists **at the time of the inspection**. When there is no damage impacting habitability the inspector will select No Damage/Minor Damage. If there were damages impacting habitability that have since been repaired the inspector will select Repairs Made.
- An owner’s home is assessed as it existed **immediately following the disaster**.
- Only disaster caused damage is recorded.
- Any damage conditions not caused by the current disaster will not be assessed.
- The inspector will provide a few brief/short comments describing the damage and the location, e.g., “app states roof damage to back of house” or “app states tree branch fell on roof damaging shingles”.

## REAL PROPERTY SPECIAL CONSIDERATIONS

**Roads and Bridges** - Damage to a privately owned road or bridge is only recorded when it is the sole access route and is rendered impassable. The inspector will distinguish between single-family and multi-family roads and bridges. The inspector will record the SF Service Call when there are damages to the applicant’s driveway or personally owned road or bridge requiring repairs or debris removal to make it passable, or the MF Service Call when there are damages to a road or bridge owned jointly by the applicant and members of their community.

**Boats** - The inspector will record the appropriate damage level to the boat.

## PERSONAL PROPERTY

The inspector will assess personal property as it existed ***immediately following the event***. Personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence. If the real property damages do not support the claim, the inspector will record the item as not affected.

- Living rooms, bedrooms, bathrooms and kitchens are recorded as they are furnished along with the level of damage.
- Any room furnished as a bedroom will be recorded as a bedroom regardless of whether it was occupied or unoccupied. Items typically included in a furnished bedroom are a bed, dresser, nightstand, lamp and bedding. If a room does not contain bedroom furnishings the inspector will use another designation such as an office room or utility room.
- Any room furnished with standard living room furnishings will be recorded as a living room. Items included in a furnished living room are a couch, chair, coffee table, lamps. Living rooms may also be called dens, family rooms, rec rooms, etc. It is entirely acceptable to have multiple living rooms in the home if there are multiple rooms furnished as living rooms.
- The bathroom furnishings include personal hygiene items, linens, shower curtain and rod.
- The kitchen furnishings include pots and pans, dishes, silverware, and small appliances.
- Furnishings minimally affected by the disaster are expected to be cleaned by an applicant. The inspector will record these items as not affected. Furnishings requiring more extensive or professional cleaning will be recorded as damaged.
- If it is clear the electrical components of an appliance have been inundated or it has sustained major physical damage, the inspector will record it as either "repair" or "replace".
- If an applicant is a Renter, any landlord supplied appliances and furnishings will be recorded as "Landlord Owned". If the applicant owns the same appliance supplied by the landlord and has access to the landlord supplied appliance the inspector will not record the applicant's appliance.
- The inspector will not record infant personal property when there is not an essential need in the household.
- The inspector will not record stored personal property during an initial inspection.

## PERSONAL PROPERTY SPECIAL CONSIDERATIONS

**Applicants Residing in the Same Home** - Renters have a commercial relationship with an owner or head of household. Applicants without a commercial relationship with the owner or head of household are household members.

- **Owner's Inspection:** The inspector will record rooms solely occupied by the renter as "Boarder Occupied". The inspector will not record personal property or transportation owned by the renter.
- **Renter's Inspection:** The inspector will record all rooms occupied by the renter as they are furnished and the personal property that they own. Rooms solely occupied by the owner and the owner's personal property will have the damage level of "Landlord Owned".
- **Multiple Renters' Inspection:** When two or more renters share the same home, the inspector will record all rooms claimed by the applicant. Rooms solely occupied by the other renter will be recorded per their function with the damage level "Landlord Owned".
- **Household Member's Inspection:** For applicants who do not have a commercial relationship with the head of household (Owner or Renter) and apply separately, the inspector will record damage to the home in the same manner as renters addressing their claimed room and appliance damage.

**Miscellaneous vs. Personal Property Items** - Items owned prior to the event will be recorded in the personal property section. Items purchased in response to the event will be recorded in the miscellaneous purchase section. Items may not be recorded as a Miscellaneous Purchase when a like-kind item is also being repaired or replaced in the Appliances/Personal Property section.

## UNMET NEEDS / LOSSES AND EXPENSES

The inspector is required to ask about disaster caused unmet needs. **Medical, dental, and funeral** expenses will be recorded. **Moving and storage** expenses will only be recorded when the applicant states the expenses were incurred post disaster.

**Clothing** - The inspector is required to record the disaster caused clothing need of the applicant and household members. Clothing will only be recorded when destroyed, physically gone, or when exposed to contaminants such as chemicals or sewer backup. FEMA expects applicants to clean clothing soaked by wind driven rain, seepage, or flood waters. Stored clothing will not be recorded.

**Transportation** - The inspector will confirm if all household vehicles were made un-drivable due to the disaster. If so, the inspector will confirm if any vehicles have comprehensive insurance. The inspector will record all vehicles for the household if it is determined the applicant does not have a drivable vehicle, and does not have comprehensive insurance coverage for their damaged/un-drivable vehicle.

**Essential Tools** - The inspector is required to ask about essential tools damaged by the disaster. Essential Tools include school books and supplies, computers, uniforms, and specialized/protective clothing required for employment but not supplied by the employer. Essential tools will only be recorded if the applicant is financially responsible for the items and the items are required to maintain employment or stay enrolled in school.

**Miscellaneous Purchases** - The inspector is required to ask about miscellaneous purchases. This includes items such as a chainsaw purchased, rented or leased after the start of the incident period to gain access and/or remove hazards to the home. The eligibility timeframe for miscellaneous purchases starts with the first day of the incident and extends for 30 days. The generator eligibility timeframe is an exception.

**Generators as Miscellaneous Purchases** - Generators purchased in response to the disaster are only considered if the applicant states they purchased the generator to power medically-required equipment AND it was purchased before the power was restored. The eligibility dates for generators as miscellaneous purchases start with the Governors Declaration of a State of Emergency and continue through the end of the incident period or the date power was restored to the home, whichever occurs first. As with other Miscellaneous Purchase items,

## HOME INFORMATION

**Essential Utilities Out** - The inspector is required to verify and record the status of essential **public** utility service. Public utilities include electricity, gas, water, and sewer provided by municipalities, subdivisions, or mobile home parks. This determination reflects the status of utilities **at the time of inspection**. If essential utilities were out but have been restored prior to the inspection, the correct designation is "No". This status is not used for utility systems owned by the applicant such as a well or septic system. If the only concern is the public utility outage, Habitability Repairs Required will be "No"

**Current Location** - The inspector is required to confirm the applicant's current location.

**Habitability Compromised** – Also known as Habitability Repairs Required. The habitability determination is based on the disaster caused damage to the structure or supporting systems. It is reasonable to expect applicants or their landlords to make some repairs of a minor nature without federal assistance. If the inspector indicates minimal disaster caused repairs are necessary, the habitability determination will be "No".

When a real property line item is recorded the habitability determination will be "Yes".

- The habitability determination for owners is based on real property damage as it existed **immediately following the event**. A "Yes" answer indicates the home was not safe, sanitary and functional immediately following the event.
- The habitability determination for renters is based on the damage that has not been repaired **at the time of the inspection**. A "Yes" answer indicates the home was not safe, sanitary and functional at the time of the inspection. If a renter's home was uninhabitable at the time of the event, but repairs have been made and the home is now habitable, the inspector will address the habitability determination as "No" and will select Repairs Made.

### Habitability Special Conditions

**Forced To Relocate** - At times a renter may be displaced to allow a landlord to occupy the home. The inspector is required to verify with the landlord that the applicant was forced to relocate due to the disaster. When confirmed, the habitability determination will be "Yes". The inspector will include the landlord's name and phone number in a comment. Forced To Relocate will also be used for a condo owner when there is damage to real property items such as the roof or heating system located in a shared area. Mandatory/Voluntary evacuations are not considered forced to relocate situations.

**Immediate Threat or Tagged Home** - The inspector will address habitability determination as "Yes" when there is an impending event such as a mudslide in progress or a power line across the front porch. The habitability determination is also "Yes" when the home has been tagged by the local building department as unsafe to occupy due to the disaster.

**Will Relocate** - The inspector is required to ask the applicant "Have you moved, or are you going to move while repairs are being made?" when the status is "Yes" for Utilities Out, habitability determination, or Inaccessible.

## OTHER INSPECTION TYPES

**Inaccessible** - The inaccessible status will be indicated when the inspector determines there is no access to the damaged home using traditional or alternate routes. This determination reflects the access status **at the time of inspection**. Common causes of inaccessibility are standing water, road closures, or damage to *public* roads or bridges. The inaccessible status is not used for *private* road or bridge damage that is the applicant's responsibility to repair.

**No Contact** - The inspector is required to make a minimum of three contact attempts for a period of 7 days prior to returning the inspection as a "No Contact". Call and or text contact attempts must be made over three different days and different times of day. A comment is required with the dates and times of each contact attempt. After the 7th day of the inspection being issued to the inspector and all attempts to contact the survivor are unsuccessful, the inspection may then be returned as "No Contact" to FEMA.

**Withdrawn** - When the applicant does not want to have an inspection or cannot comply with assessment in a timely manner, the inspector is required to explain that the applicant can contact the Helpline if their situation changes and return the inspection as Withdrawn. The withdrawn inspection status is also used in situations where the inspector initially made contact but is unable to re-establish contact after at least three attempts following the successful contact. A comment is required with the reason for withdrawing.



**Federal Emergency Management Agency**  
Housing Inspection Services

**INSPECTION GUIDELINES**  
**DR – 4419-AL**

**Government Task Monitors – Ron Kincer / Leo Perez**  
**Inspection Services Coordinator – Bert Gilkey**  
**Incident Type – Severe Storms, Straight-line Winds, and Tornadoes**  
**Incident Period – March 3, 2019**  
**Presidential Declared Date – March 5, 2019**  
**Governors Declaration of State of Emergency – March 3, 2019**

**SUPPORT TO APPLICANTS**

**Limited English Proficiency (LEP)** - The inspector must accommodate applicants who have limited ability to communicate in English. The primary strategy is to determine if there is anyone in the home 16 years of age or older who can assist as a translator. A secondary strategy is to ask the applicant if they have a friend or another person 16 years of age or older who can be present during the inspection and provide translation assistance. If neither of these two options is possible, alternative methods may include language translation call services, using an interpreter, or returning the inspection for reassignment to a compatible speaking inspector.

**Other Forms of Communication** - The inspector is required to accommodate any special need an applicant has in order to communicate during the inspection process. Accommodations may include sign language interpreters, assistive technology including computers or recordings, note takers, or communication boards provided by the applicant.

**Immediate Needs** - If the inspector encounters an applicant with an immediate need impacting their safety or welfare, it will be reported to the Field Supervisor for referral to FEMA. The inspector will provide a description of the need and include the applicant's name, address, and registration number.

**Standard of Conduct / Conflict of Interest** - Inspectors, employed by or under contract to FEMA to perform Individual Assistance inspections, shall not be part of any trade or financial transactions involving the purchase or sale of any real or personal property belonging to an applicant or household member who is assigned for inspection or being inspected by the designated inspector. The inspector shall not conduct an inspection on a family member, friends, or business associates home where a conflict of interest may arise. When there is a conflict of interest with the applicant the inspector will return the inspection to the host for reassignment to another inspector.

**APPLICANT INFORMATION**

The inspector is required to verify the applicant's name, damaged home address, county, current mailing address, lot or apartment number if applicable, and phone numbers. The inspector will make any updates to the applicant's information.

**Name Change:** Do not to make complete Registrant name changes from one individual to another.

**Designated Area** - The inspector is required to verify the applicant resides in a designated area. If the area is undesignated, the inspection will be returned as complete. The applicant will be advised to contact their local emergency management agency in case the area is designated at a later date.

**Primary Residence** - The inspector is required to ask every applicant if the home is their primary residence where they reside more than six months a year.

- If the applicant states the home is not their primary residence the inspector is required to ask if they have another home in the designated area that was damaged. If so, the inspector will correct the address and perform a complete inspection at the applicant's primary residence.
- If the applicant states the home is not their primary residence and does not have a home in the designated area, the inspector will return the inspection with occupancy status Not Primary Residence (NPR). Examples of NPRs include rental property, a secondary home, or commercial property. The inspector is still required to ask the applicant about unmet needs and transportation.

**Incident Period** - The inspector is required to ask the applicant if the damage occurred in the incident period.

- Only damage that occurred within the incident period will be recorded.
- If all damage occurred outside of the incident period, the inspection will be returned as complete.

**Household Composition** - Defined as the number of household members who resided in the home at the time of the event. The household composition and number of bedrooms occupied includes joint-custody children and college students away from the home and expected to return on session breaks. It does not include boarders, renters, or live-in landlords who have a commercial relationship with the applicant.

**Occupants** - The inspector is required to review occupant information. Information to be reviewed includes names of all of the people, including children, who lived in the home at the time of the event, age, and relationship status. Boarders, renters, and live-in landlords are included in the occupants section.

**Bedrooms Occupied** - The inspector is required to confirm the number of bedrooms occupied at the time of the event. The number of bedrooms occupied will identify only those rooms occupied by the applicant and the members of the household. The count does not include boarders, renters or live-in landlords.

## **OCCUPANCY AND OWNERSHIP VERIFICATION**

For the majority of CONUS located dwellings, FEMA will have verified occupancy and when applicable ownership prior to the inspection being issued. When not confirmed by FEMA, inspectors are required to verify through documentation dated prior to the incident period confirming the applicant lived in and/or owned the home at the time of the disaster.

### **Occupancy**

- Acceptable documents include a driver's license, rental agreement, voter registration card, utility bill, merchant's statement, or employer's statement.
- Web-based verifications may be used to verify occupancy. A comment is required with the utility or Phone Company's URL.
- Verbal verification from a landlord or utility company is a last resort if the applicant is unable to verify occupancy. A comment is required with the landlord or utility company name and phone number when occupancy is verified verbally.
- When all means to verify occupancy have been exhausted, the inspector will record occupancy as "Not Verified" and perform a complete inspection. A comment is required when recording occupancy as "Not Verified".
- The inspector is not required to prove "Intent to Occupy". For example, if the applicant lived elsewhere at the time of the disaster while the home was under construction or if the home was recently purchased, the inspector will complete the inspection and record occupancy as "Not Verified". A comment is required about the impending occupancy.

### **Ownership**

- Acceptable documents include structural insurance, a tax bill, official's record, title number, mortgage payment books, or affidavits. Documents must pre-date the incident.
- Ownership status can only be changed from owner to renter if the applicant states they are a renter. A comment is required.

- The inspector will change the applicant from a renter to an owner if the applicant registered as a renter but claims they are an owner at the time of the inspection. A comment is required.
- Web-based verifications from official tax office websites may be used to verify ownership. A comment is required with the URL.
- Verbal verification from the tax office may be used as a last resort if the applicant is unable to verify ownership. There is a required comment with the name and phone number of the person at the tax office and whether or not ownership could be verified.
- If the applicant does not pay rent but has a notarized document verifying formal title indicating they have lifetime occupancy rights, the inspector will select "affidavits".
- If the applicant claims they are the owner and all means to verify ownership have been exhausted, the inspector will select "not verified" for ownership and perform a complete inspection. A comment is required on all attempts to verify ownership.

**Insurance Coverage** - The inspector is required to ask every applicant if they have insurance. All additional insurance types will be added if not already listed on the registration.

## HOME INFORMATION

**Residence Type** - Standard residence types include single family/duplex, mobile home, travel trailer, apartment, condo, townhouse, boat, and "other". Additional less commonly used residence types include College Dormitories, Assisted Living Facilities, Military Housing, and Correctional Facilities. The inspector will address relocation as "No" because applicants residing in these types of homes typically have their housing needs met by the institution and do not incur costs to relocate.

**Residence Size** - The residence size is identified as the total square footage of the home including the basement if one exists. Garages, porches, unoccupied outbuildings, Florida rooms, crawlspaces and enclosed areas separated from the main living area by a locking exterior door are not included.

If a renter occupies any portion of the owner's home, the size of residence in the owner's inspection will include the renter's occupied area. If the renter's occupied area is separate and totally self-contained, it will be considered an apartment and will not be included in the size of the owners residence.

**Water level** - The high water mark is recorded on the highest floor where it was located.

**Foundation** - Foundation types include basement, crawlspace, slab, and "other".

## CAUSE OF DAMAGE (COD)

**Flood** — The partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source. Flood must be rising water from overflowing water sources. It is generally a temporary condition. Flood is used when landslide, mudflow, or seepage is triggered by inundation or runoff.

**Sewer Backup** - Waste water entering the home through a drain line.

### Flood vs. Sewer Backup

- It is possible to have both Flood and Sewer Backup in the same home. If flood water enters the basement the COD for the resulting basement damage is Flood. If waste water comes up through a drain on an upper floor, the COD for any resulting damage is Sewer Backup.
- If flood water enters the home and waste water comes up through a drain and the two waters mix, the COD is Flood.

**Seepage** - Water entered the home from below ground sources. There is no accumulation of water such as runoff or surface water from any source surrounding the home.

**Fire** - When recording the *undeclared* incident type of fire, the inspector is required to confirm the fire was disaster caused by viewing the fire report or speaking to the Fire Marshall /Official. There is a required comment with the fire department contact name, phone number, incident report and date of the fire.

- When the fire report is not available, or if the report states the fire was not disaster caused, the inspector will not record any damage from fire.
- The comment will include the contact information of the person they spoke to.

## **REAL PROPERTY / STRUCTURAL DAMAGE FOR RENTERS**

If a renter's home is uninhabitable **at the time of the inspection** the inspector will select a broad category of damage: Moderate Damage, Major Damage, or Destroyed Renter. When there is no damage impacting habitability the inspector will select No Damage/Minor Damage. If there were damages impacting habitability that have since been repaired the inspector will select Repairs Made.

## **REAL PROPERTY / STRUCTURAL DAMAGE FOR OWNERS**

The inspector is required to record all real property damage to the entire home, access, and supporting systems, such as wells and septic, as it existed **immediately following the disaster**.

- Only disaster caused damage is recorded.
- Any damage conditions not caused by the current disaster will not be recorded. There are some exceptions below:

**Condominiums / Cooperatives** - A condominium or cooperative is a unit owned by an applicant that is typically within a multi-unit structure such as an apartment building or town house complex.

- The condominium association normally has responsibility for structural items such as the roof, windows, exterior doors, and furnaces or water heaters located on the exterior or in shared common areas.
- The inspector is required to record damage from the drywall in, such as drywall, floor covering, cabinets, and furnaces or water heaters located on the interior of the applicant's unit.

**Garages and outbuildings** - Damage to garages and outbuildings/sheds will not be addressed unless it affects the habitability of the home. The debris remove line item is used to remove components presenting a hazard or affecting access.

- Damage to an attached garage is only recorded when it affects the integrity of the home. Damaged roof framing, electrical, and plumbing components should be addressed, whereas damaged drywall and insulation should only be addressed in adjoining living area walls and ceilings.
- Damage to an unattached garage or outbuilding is only recorded if the building contains necessary and functional appliances or mechanical units such as water heater, furnace, main electrical panel, washer and dryer.

**Basements** - A basement is an enclosed area of the home where any portion of the exterior wall or concrete floor is below grade. Split level homes are excluded from the definition of a basement. When the cause of damage is flood, sewer backup, or ground saturation/seepage, there are real property limitations for rooms in basements.

- Drywall, floor covering, and interior doors are not recorded in basements unless the room is essential. An occupied bedroom in the basement with no vacant bedrooms located on any floor above the basement is considered essential. A living room, kitchen, or bathroom located in the basement is considered non-essential if there is a living room, kitchen, or bathroom located on any floor above the basement.
- If an unoccupied bedroom on any floor above the basement can be used instead of the basement bedroom, the basement bedroom is considered non-essential. The foundation, furnace, water heater, main panel, electrical and other structural components will still be recorded for owners as appropriate.
- If there is an essential bedroom in the basement, an associated bathroom in the basement is also addressed as essential with a maximum of one bathroom per basement.
- The debris remove line item is used to remove hazards such as damaged cabinets, interior doors, drywall, and floor coverings. A maximum of five cubic yards of debris remove will be recorded unless conditions exist requiring the removal of additional mud deposits.
- The line item "Remove Fixture/Cap Drain" is used to address non-essential plumbing fixtures.
- All rooms in below ground level condominiums and garden apartments are considered essential.

**Income Producing Property** - The inspector will not record damage to segregated areas of the home used to generate income for an applicant. These areas of the home are normally self-contained or separated by a locking entrance. Damage affecting the integrity of the applicant's portion of the home will still be recorded. The inspector will not record a furnace or water heater that is used solely to support the tenant-occupied unit.

**Not Owned by Applicant** - The inspector will not record damage to items the applicant does not own. In situations where a furnace or water heater is owned by the utility company, these units will not be recorded in line items. In some cases an applicant owns their home but does not own the land. The inspector will not record damage to a road or bridge, septic system, or well that is not the responsibility of the applicant. A comment is required explaining the item is owned by another party.

**Non-Essential Cabinets** - The inspector will not record damage to cabinets located in rooms other than the kitchen or bathroom. The debris removal line item will be used to remove the hazard.

## **REAL PROPERTY SPECIAL CONSIDERATIONS**

**Heating** – The inspector will record all damaged heat sources for the dwelling regardless of sole or primary source. If the sole source of heat for the dwelling is a space heater the inspector will use the "heater, portable, replace" line item.

**Roads and Bridges** - Damage to a privately owned road or bridge is only recorded when it is the sole access route and is rendered impassable. The inspector will only record damage to the extent needed to provide drivable access, not necessarily to the pre-disaster condition. For multi-family road and bridge damage a comment is required to identify if the applicant is a member of a Homeowner's Association as well as the names and registration numbers of other affected applicant(s) if available.

Damage is recorded only to the extent needed to restore access to a maximum width of 10 feet for roads for a single family dwelling and 15 feet for multifamily roads or to the pre-disaster width, whichever is less. Bridges will be repaired to a maximum width of 10 feet. If some bridge components are not damaged and can be reused, the inspector will use lump sums to address the damage.

**Boats** - The inspector will record line items to restore the boat to a habitable state, not necessarily to return the boat to seaworthiness. Destroyed boats are addressed with the "Residence Rebuild" line item. When it is confirmed a boat sank, the inspector will record a service call and address the habitability determination as "Yes". There is a required comment with the Harbor Master or local official's name and phone number confirming the boat sank due to the disaster.

**Destroyed** - The inspector will record the home as destroyed when the home is damaged to the extent that all structural components such as the foundation, floor, walls and roof are compromised. The line item Residence Rebuild; Mobile Home Replace; or Travel Trailer Replace will be used.

- The inspector will record damaged components outside of the footprint of the destroyed home. Items associated with wells, septic systems, roads and bridges, power poles, retaining walls, debris or trees affecting access, and travel trailer foundation line items will be recorded.
- A condemnation notice does not necessarily indicate the home is destroyed per FEMA standards.

## **PERSONAL PROPERTY**

The inspector will record personal property as it existed *immediately following the event*. If the personal property was removed prior to the inspection, the inspector will question the applicant and use the supporting damage or recent repairs to substantiate the applicant's claim. When the inspector is unable to see the damaged item but evidence supports the claim the disaster caused the loss, the inspector will record the appropriate level of damage. If the inspector is unable to see the damaged room furnishings or appliance and the evidence does not support the claim, the inspector will record the item as not affected.

- Living rooms, bedrooms, bathrooms and kitchens are recorded as they are furnished along with the level of damage.
- Any room furnished as a bedroom will be recorded as a bedroom regardless of whether it was occupied or unoccupied. Items typically included in a furnished bedroom are a bed, dresser, nightstand, lamp and bedding. If a room does not contain bedroom furnishings the inspector will use another designation such as an office room or utility room.
- Any room furnished with standard living room furnishings will be recorded as a living room. Items included in a furnished living room are a couch, chair, coffee table, lamps. Living rooms may also be called dens, family rooms, rec rooms, etc. It is entirely acceptable to have multiple living rooms in the home if there are multiple rooms furnished as living rooms.
- The bathroom furnishings include personal hygiene items, linens, shower curtain and rod.
- The kitchen furnishings include pots and pans, dishes, silverware, and small appliances.
- Furnishings minimally affected by the disaster are expected to be cleaned by an applicant. The inspector will record these items as not affected. Furnishings requiring more extensive or professional cleaning will be recorded as damaged.
- At times appliances may be impacted by a minimal water level or a power surge. The inspector is required to test appliances the applicant claims as damaged when there is no visible evidence of damage. A comment is required.
- If it is clear the electrical components of an appliance have been inundated or it has sustained major physical damage it does not need to be tested. The inspector will record it as either "repair" or "replace".
- When the inspector is unable to test an appliance with no visible evidence of damage the item will be recorded as not affected. A comment is required.
- If an applicant is a Renter, any landlord supplied appliances and furnishings will be recorded as "Landlord Owned". If the applicant owns the same appliance supplied by the landlord and has access to the landlord supplied appliance the inspector will not record the applicant's appliance.
- The inspector will not record infant personal property when there is not an essential need in the household.
- The inspector will not record stored personal property during an initial inspection.

## **PERSONAL PROPERTY SPECIAL CONSIDERATIONS**

**Applicants Residing in the Same Home** - Renters have a commercial relationship with an owner or head of household. Applicants without a commercial relationship with the owner or head of household are household members.

- **Owner's Inspection:** The inspector will record rooms solely occupied by the renter as "Boarder Occupied". The inspector will not record personal property or transportation owned by the renter.
- **Renter's Inspection:** The inspector will record all rooms occupied by the renter as they are furnished and the personal property that they own. Rooms solely occupied by the owner and the owner's personal property will have the damage level of "Landlord Owned".
- **Multiple Renters' Inspection:** When two or more renters share the same home, the inspector will record all rooms claimed by the applicant. Rooms solely occupied by the other renter will be recorded per their function with the damage level "Landlord Owned".
- **Household Member's Inspection:** For applicants who do not have a commercial relationship with the head of household (Owner or Renter) and apply separately, the inspector will record damage to the home in the same manner as renters addressing their claimed room and appliance damage.

**Miscellaneous vs. Personal Property Items** - Items owned prior to the event will be recorded in the personal property section. Items purchased in response to the event will be recorded in the miscellaneous purchase section. Items may not be recorded as a Miscellaneous Purchase when a like-kind item is also being repaired or replaced in the Appliances/Personal Property section.

## **UNMET NEEDS / LOSSES AND EXPENSES**

The inspector is required to ask about disaster caused unmet needs. **Medical, dental, and funeral** expenses will be recorded. **Moving and storage** expenses will only be recorded when the applicant states the expenses were incurred post disaster.

**Clothing** - The inspector is required to record the disaster caused clothing need of the applicant and household members. Clothing will only be recorded when destroyed, physically gone, or when exposed to contaminants such as chemicals or sewer backup. FEMA expects applicants to clean clothing soaked by wind driven rain, seepage, or flood waters. Stored clothing will not be recorded.

**Transportation** - The inspector will confirm if all household vehicles were made un-drivable due to the disaster. If so, the inspector will confirm if any vehicles have comprehensive insurance. The inspector will record all vehicles for the household if it is determined the applicant does not have a drivable vehicle, and does not have comprehensive insurance coverage for their damaged/un-drivable vehicle.

**Essential Tools** - The inspector is required to ask about essential tools damaged by the disaster. Essential Tools include school books and supplies, computers, uniforms, and specialized/protective clothing required for employment but not supplied by the employer. Essential tools will only be recorded if the applicant is financially responsible for the items and the items are required to maintain employment or stay enrolled in school.

**Miscellaneous Purchases** - The inspector is required to ask about miscellaneous purchases. This includes items such as a chainsaw purchased, rented or leased after the start of the incident period to gain access and/or remove hazards to the home. The eligibility timeframe for miscellaneous purchases starts with the first day of the incident and extends for 30 days. The generator eligibility timeframe is an exception.

**Generators as Miscellaneous Purchases** - The inspector is required to record generators purchased in response to the disaster only if the applicant states they purchased the generator to power medically-required equipment. The generator should only be recorded if the item was purchased before the power was restored. The eligibility dates for generators as miscellaneous purchases start with the Governors Declaration of a State of Emergency and continue through the end of the incident period or the date power was restored to the home, whichever occurs first.

## **HOME INFORMATION**

**Essential Utilities Out** - The inspector is required to verify and record the status of essential **public** utility service. Public utilities include electricity, gas, water, and sewer provided by municipalities, subdivisions, or mobile home parks. This determination reflects the status of utilities **at the time of inspection**. If essential utilities were out but have been restored prior to the inspection, the correct designation is "No". This status is not used for utility systems owned by the applicant such as a well or septic system. If the only concern is the public utility outage, Habitability Repairs Required will be "No"

**Current Location** - The inspector is required to confirm the applicant's current location.

**Habitability Compromised** – Also known as Habitability Repairs Required. The habitability determination is based on the disaster caused damage to the structure or supporting systems. It is reasonable to expect applicants or their landlords to make some repairs of a minor nature without federal assistance. If the inspector indicates minimal disaster caused repairs are necessary, the habitability determination status will be "No".

- The habitability determination for owners is based on real property damage as it existed **immediately following the event**. A "Yes" answer indicates the home was not safe, sanitary and functional immediately following the event.
- The habitability determination for renters is based on the damage that has not been repaired **at the time of the inspection**. A "Yes" answer indicates the home was not safe, sanitary and functional at the time of the inspection. If a renter's home was uninhabitable at the time of the event, but repairs have been made and the home is now habitable, the inspector will address habitability as "No" and will select Repairs Made.

### **Habitability Special Conditions**

**Forced To Relocate** - At times a renter may be displaced to allow a landlord to occupy the home. The inspector is required to verify with the landlord that the applicant was forced to relocate due to the disaster. When confirmed, the habitability determination will be "Yes". The inspector will include the landlord's name and phone number in a comment. If all habitability repairs have been made, but the applicant claims they have been forced to relocate, the inspector will address habitability determination as "No". Forced To Relocate will also be used for a condo owner when there is damage to real property items such as the roof or heating system located in a shared area. Mandatory/Voluntary evacuations are not considered forced to relocate situations.

**Immediate Threat or Tagged Home** - The inspector will address habitability determination as "Yes" when there is an impending event such as a mudslide in progress or a power line across the front porch. The habitability determination is also "Yes" when the home has been tagged by the local building department as unsafe to occupy due to the disaster.

**Will Relocate** - The inspector is required to ask the applicant "Have you moved, or are you going to move while repairs are being made?" when the status is "Yes" for Utilities Out, habitability determination, or Inaccessible.

### **OTHER INSPECTION TYPES**

**Inaccessible** - The inaccessible status will be indicated when the inspector determines there is no access to the damaged home using traditional or alternate routes. This determination reflects the access status **at the time of inspection**. Common causes of inaccessibility are standing water, road closures, or damage to *public* roads or bridges. The inaccessible status is not used for *private* road or bridge damage that is the applicant's responsibility to repair.

**No Contact** - The inspector is required to make a minimum of three attempts to contact an applicant. The attempts must be made over three different days at different times of day. Attempts must also include a site visit to post a note at the home. A comment is required with the dates and times of each contact attempt. After 3 contact attempts, the inspection will be returned to the No Contact queue. In addition to these contact attempts, the contractor is required to make additional attempts including mailing a letter to the applicant or electronic notification. After fourteen days the inspection is returned to FEMA as No Contact.

**Withdrawn** - When the applicant does not want to have an inspection or cannot meet in a timely manner, the inspector is required to explain the IA program to the applicant and return the inspection as Withdrawn. The withdrawn inspection status is also used in situations where the inspector initially made contact but is unable to re-establish contact after at least three attempts following the successful contact. A comment is required with the reason for withdrawing.

**Missed 2 Appointments** - When an applicant has missed two scheduled appointments, the inspector will return the inspection as Missed 2 appointments. A comment is required with the dates and times of the missed appointments.

**Incomplete Inspections** - In certain situations inspectors are unable to perform a complete inspection. There may be standing water in a basement or access to all rooms may be obstructed by disaster caused hazards. The inspector will meet with an applicant at the home to verify and record as much information and damage as possible.

When disaster caused conditions do not allow the inspector access to the interior of a home, an exterior-only inspection will be performed. Exterior damage will be recorded. Real and personal property damage that can be visually verified through windows and doors or confirmed to be damaged will also be recorded. If the cause of damage is Flood, the high water mark on the exterior of the structure will be used to address interior real property damage. Personal property that is undamaged or cannot be verified will be recorded as not affected. A comment is required.

**Appeal Inspections** - The inspector is required to perform a full and complete inspection. The inspector will confirm occupancy, when appropriate ownership and real property, and personal property that was addressed or omitted on the initial inspection.

- There is a required comment concerning the appealed items.
- Service calls will not be used.
- Condo Appeals - Applicants are required to submit condo by-laws with their appeal to confirm they are responsible for items not within the "drywall in" limitation. Specific instructions will be included in the appeal request for condominium/co-op appeals.



**Federal Emergency Management Agency**  
Housing Inspection Services

**INSPECTION GUIDELINES**  
**DR 4469-SD**

**Government Task Monitors – Ronald Kincer /Marty Burner**  
**Inspection Services Coordinator – Bert Gilkey**  
**Incident Type – Severe Storms, Tornadoes, and Flooding**  
**Incident Period – September 9, 2019 through September 26, 2019**  
**Presidential Declared Date – November 18, 2019**  
**Governors Declaration of State of Emergency – October 25, 2019**

**SUPPORT TO APPLICANTS**

**Limited English Proficiency (LEP)** - The inspector must accommodate applicants who have limited ability to communicate in English. The primary strategy is to determine if there is anyone in the home 16 years of age or older who can assist as a translator. A secondary strategy is to ask the applicant if they have a friend or another person 16 years of age or older who can be present during the inspection and provide translation assistance. If neither of these two options is possible, alternative methods may include language translation call services, using an interpreter, or returning the inspection for reassignment to a compatible speaking inspector.

**Other Forms of Communication** - The inspector is required to accommodate any special need an applicant has in order to communicate during the inspection process. Accommodations may include sign language interpreters, assistive technology including computers or recordings, note takers, or communication boards provided by the applicant.

**Immediate Needs** - If the inspector encounters an applicant with an immediate need impacting their safety or welfare, it will be reported to the Field Supervisor for referral to FEMA. The inspector will provide a description of the need and include the applicant's name, address, and registration number.

**Standard of Conduct / Conflict of Interest** - Inspectors, employed by or under contract to FEMA to perform Individual Assistance inspections, shall not be part of any trade or financial transactions involving the purchase or sale of any real or personal property belonging to an applicant or household member who is assigned for inspection or being inspected by the designated inspector. The inspector shall not conduct an inspection on a family member, friends, or business associates home where a conflict of interest may arise. When there is a conflict of interest with the applicant the inspector will return the inspection to the host for reassignment to another inspector.

**APPLICANT INFORMATION**

The inspector is required to verify the applicant's name, damaged home address, county, current mailing address, lot or apartment number if applicable, and phone numbers. The inspector will make any updates to the applicant's information.

**Name Change:** Do not to make complete Registrant name changes from one individual to another.

**Designated Area** - The inspector is required to verify the applicant resides in a designated area. If the area is undesignated, the inspection will be returned as complete. The applicant will be advised to contact their local emergency management agency in case the area is designated at a later date.

**Primary Residence** - The inspector is required to ask every applicant if the home is their primary residence where they reside more than six months a year.

- If the applicant states the home is not their primary residence the inspector is required to ask if they have another home in the designated area that was damaged. If so, the inspector will correct the address and perform a complete inspection at the applicant's primary residence.
- If the applicant states the home is not their primary residence and does not have a home in the designated area, the inspector will return the inspection with occupancy status Not Primary Residence (NPR). Examples of NPRs include rental property, a secondary home, or commercial property. The inspector is still required to ask the applicant about unmet needs and transportation.

**Incident Period** - The inspector is required to ask the applicant if the damage occurred in the incident period.

- Only damage that occurred within the incident period will be recorded.
- If all damage occurred outside of the incident period, the inspection will be returned as complete.

**Household Composition** - Defined as the number of household members who resided in the home at the time of the event. The household composition and number of bedrooms occupied includes joint-custody children and college students away from the home and expected to return on session breaks. It does not include boarders, renters, or live-in landlords who have a commercial relationship with the applicant.

**Occupants** - The inspector is required to review occupant information. Information to be reviewed includes names of all of the people, including children, who lived in the home at the time of the event, age, and relationship status. Boarders, renters, and live-in landlords are included in the occupants section.

**Bedrooms Occupied** - The inspector is required to confirm the number of bedrooms occupied at the time of the event. The number of bedrooms occupied will identify only those rooms occupied by the applicant and the members of the household. The count does not include boarders, renters or live-in landlords.

## **OCCUPANCY AND OWNERSHIP VERIFICATION**

For the majority of CONUS located dwellings, FEMA will have verified occupancy and when applicable ownership prior to the inspection being issued. When not confirmed by FEMA, inspectors are required to verify through documentation dated prior to the incident period confirming the applicant lived in and/or owned the home at the time of the disaster.

### **Occupancy**

- Acceptable documents include a driver's license, rental agreement, voter registration card, utility bill, merchant's statement, or employer's statement.
- Web-based verifications may be used to verify occupancy. A comment is required with the utility or Phone Company's URL.
- Verbal verification from a landlord or utility company is a last resort if the applicant is unable to verify occupancy. A comment is required with the landlord or utility company name and phone number when occupancy is verified verbally.
- When all means to verify occupancy have been exhausted, the inspector will record occupancy as "Not Verified" and perform a complete inspection. A comment is required when recording occupancy as "Not Verified".
- The inspector is not required to prove "Intent to Occupy". For example, if the applicant lived elsewhere at the time of the disaster while the home was under construction or if the home was recently purchased, the inspector will complete the inspection and record occupancy as "Not Verified". A comment is required about the impending occupancy.

### **Ownership**

- Acceptable documents include structural insurance, a tax bill, official's record, title number, mortgage payment books, or affidavits. Documents must pre-date the incident.
- Ownership status can only be changed from owner to renter if the applicant states they are a renter. A comment is required.

- The inspector will change the applicant from a renter to an owner if the applicant registered as a renter but claims they are an owner at the time of the inspection. A comment is required.
- Web-based verifications from official tax office websites may be used to verify ownership. A comment is required with the URL.
- Verbal verification from the tax office may be used as a last resort if the applicant is unable to verify ownership. There is a required comment with the name and phone number of the person at the tax office and whether or not ownership could be verified.
- If the applicant does not pay rent but has a notarized document verifying formal title indicating they have lifetime occupancy rights, the inspector will select "affidavits".
- If the applicant claims they are the owner and all means to verify ownership have been exhausted, the inspector will select "not verified" for ownership and perform a complete inspection. A comment is required on all attempts to verify ownership.

**Insurance Coverage** - The inspector is required to ask every applicant if they have insurance. All additional insurance types will be added if not already listed on the registration.

## HOME INFORMATION

**Residence Type** - Standard residence types include single family/duplex, mobile home, travel trailer, apartment, condo, townhouse, boat, and "other". Additional less commonly used residence types include College Dormitories, Assisted Living Facilities, Military Housing, and Correctional Facilities. The inspector will address relocation as "No" because applicants residing in these types of homes typically have their housing needs met by the institution and do not incur costs to relocate.

**Residence Size** - The residence size is identified as the total square footage of the home including the basement if one exists. Garages, porches, unoccupied outbuildings, Florida rooms, crawlspaces and enclosed areas separated from the main living area by a locking exterior door are not included.

If a renter occupies any portion of the owner's home, the size of residence in the owner's inspection will include the renter's occupied area. If the renter's occupied area is separate and totally self-contained, it will be considered an apartment and will not be included in the size of the owners residence.

**Water level** - The high water mark is recorded on the highest floor where it was located.

**Foundation** - Foundation types include basement, crawlspace, slab, and "other".

## CAUSE OF DAMAGE (COD)

**Flood** — The partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source. Flood must be rising water from overflowing water sources. It is generally a temporary condition. Flood is used when landslide, mudflow, or seepage is triggered by inundation or runoff.

**Sewer Backup** - Waste water entering the home through a drain line.

### Flood vs. Sewer Backup

- It is possible to have both Flood and Sewer Backup in the same home. If flood water enters the basement the COD for the resulting basement damage is Flood. If waste water comes up through a drain on an upper floor, the COD for any resulting damage is Sewer Backup.
- If flood water enters the home and waste water comes up through a drain and the two waters mix, the COD is Flood.

**Seepage** - Water entered the home from below ground sources. There is no accumulation of water such as runoff or surface water from any source surrounding the home.

**Fire** - When recording the **undeclared** incident type of fire, the inspector is required to confirm the fire was disaster caused by viewing the fire report or speaking to the Fire Marshall /Official. There is a required comment with the fire department contact name, phone number, incident report and date of the fire.

- When the fire report is not available, or if the report states the fire was not disaster caused, the inspector will not record any damage from fire.
- The comment will include the contact information of the person they spoke to.

## **REAL PROPERTY / STRUCTURAL DAMAGE FOR RENTERS**

If a renter's home is uninhabitable **at the time of the inspection** the inspector will select a broad category of damage: Moderate Damage, Major Damage, or Destroyed Renter. When there is no damage impacting habitability the inspector will select No Damage/Minor Damage. If there were damages impacting habitability that have since been repaired the inspector will select Repairs Made.

## **REAL PROPERTY / STRUCTURAL DAMAGE FOR OWNERS**

The inspector is required to record all real property damage to the entire home, access, and supporting systems, such as wells and septic, as it existed **immediately following the disaster**.

- Only disaster caused damage is recorded.
- Any damage conditions not caused by the current disaster will not be recorded. There are some exceptions below:

**Condominiums / Cooperatives** - A condominium or cooperative is a unit owned by an applicant that is typically within a multi-unit structure such as an apartment building or town house complex.

- The condominium association normally has responsibility for structural items such as the roof, windows, exterior doors, and furnaces or water heaters located on the exterior or in shared common areas.
- The inspector is required to record damage from the drywall in, such as drywall, floor covering, cabinets, and furnaces or water heaters located on the interior of the applicant's unit.

**Garages and outbuildings** - Damage to garages and outbuildings/sheds will not be addressed unless it affects the habitability of the home. The debris remove line item is used to remove components presenting a hazard or affecting access.

- Damage to an attached garage is only recorded when it affects the integrity of the home. Damaged roof framing, electrical, and plumbing components should be addressed, whereas damaged drywall and insulation should only be addressed in adjoining living area walls and ceilings.
- Damage to an unattached garage or outbuilding is only recorded if the building contains necessary and functional appliances or mechanical units such as water heater, furnace, main electrical panel, washer and dryer.

**Basements** - A basement is an enclosed area of the home where any portion of the exterior wall or concrete floor is below grade. Split level homes are excluded from the definition of a basement. When the cause of damage is flood, sewer backup, or ground saturation/seepage, there are real property limitations for rooms in basements.

- Drywall, floor covering, and interior doors are not recorded in basements unless the room is essential. An occupied bedroom in the basement with no vacant bedrooms located on any floor above the basement is considered essential. A living room, kitchen, or bathroom located in the basement is considered non-essential if there is a living room, kitchen, or bathroom located on any floor above the basement.
- If an unoccupied bedroom on any floor above the basement can be used instead of the basement bedroom, the basement bedroom is considered non-essential. The foundation, furnace, water heater, main panel, electrical and other structural components will still be recorded for owners as appropriate.
- If there is an essential bedroom in the basement, an associated bathroom in the basement is also addressed as essential with a maximum of one bathroom per basement.
- The debris remove line item is used to remove hazards such as damaged cabinets, interior doors, drywall, and floor coverings. A maximum of five cubic yards of debris remove will be recorded unless conditions exist requiring the removal of additional mud deposits.
- The line item "Remove Fixture/Cap Drain" is used to address non-essential plumbing fixtures.
- All rooms in below ground level condominiums and garden apartments are considered essential.

**Income Producing Property** - The inspector will not record damage to segregated areas of the home used to generate income for an applicant. These areas of the home are normally self-contained or separated by a locking entrance. Damage affecting the integrity of the applicant's portion of the home will still be recorded. The inspector will not record a furnace or water heater that is used solely to support the tenant-occupied unit.

**Not Owned by Applicant** - The inspector will not record damage to items the applicant does not own. In situations where a furnace or water heater is owned by the utility company, these units will not be recorded in line items. In some cases an applicant owns their home but does not own the land. The inspector will not record damage to a road or bridge, septic system, or well that is not the responsibility of the applicant. A comment is required explaining the item is owned by another party.

**Non-Essential Cabinets** - The inspector will not record damage to cabinets located in rooms other than the kitchen or bathroom. The debris removal line item will be used to remove the hazard.

## **REAL PROPERTY SPECIAL CONSIDERATIONS**

**Heating** – The inspector will record all damaged heat sources for the dwelling regardless of sole or primary source. If the sole source of heat for the dwelling is a space heater the inspector will use the "heater, portable, replace" line item.

**Roads and Bridges** - Damage to a privately owned road or bridge is only recorded when it is the sole access route and is rendered impassable. The inspector will only record damage to the extent needed to provide drivable access, not necessarily to the pre-disaster condition. For multi-family road and bridge damage a comment is required to identify if the applicant is a member of a Homeowner's Association as well as the names and registration numbers of other affected applicant(s) if available.

Damage is recorded only to the extent needed to restore access to a maximum width of 10 feet for roads for a single family dwelling and 15 feet for multifamily roads or to the pre-disaster width, whichever is less. Bridges will be repaired to a maximum width of 10 feet. If some bridge components are not damaged and can be reused, the inspector will use lump sums to address the damage.

**Boats** - The inspector will record line items to restore the boat to a habitable state, not necessarily to return the boat to seaworthiness. Destroyed boats are addressed with the "Residence Rebuild" line item. When it is confirmed a boat sank, the inspector will record a service call and address the habitability determination as "Yes". There is a required comment with the Harbor Master or local official's name and phone number confirming the boat sank due to the disaster.

**Destroyed** - The inspector will record the home as destroyed when the home is damaged to the extent that all structural components such as the foundation, floor, walls and roof are compromised. The line item Residence Rebuild; Mobile Home Replace; or Travel Trailer Replace will be used.

- The inspector will record damaged components outside of the footprint of the destroyed home. Items associated with wells, septic systems, roads and bridges, power poles, retaining walls, debris or trees affecting access, and travel trailer foundation line items will be recorded.
- A condemnation notice does not necessarily indicate the home is destroyed per FEMA standards.

## **PERSONAL PROPERTY**

The inspector will record personal property as it existed *immediately following the event*. If the personal property was removed prior to the inspection, the inspector will question the applicant and use the supporting damage or recent repairs to substantiate the applicant's claim. When the inspector is unable to see the damaged item but evidence supports the claim the disaster caused the loss, the inspector will record the appropriate level of damage. If the inspector is unable to see the damaged room furnishings or appliance and the evidence does not support the claim, the inspector will record the item as not affected.

- Living rooms, bedrooms, bathrooms and kitchens are recorded as they are furnished along with the level of damage.
- Any room furnished as a bedroom will be recorded as a bedroom regardless of whether it was occupied or unoccupied. Items typically included in a furnished bedroom are a bed, dresser, nightstand, lamp and bedding. If a room does not contain bedroom furnishings the inspector will use another designation such as an office room or utility room.
- Any room furnished with standard living room furnishings will be recorded as a living room. Items included in a furnished living room are a couch, chair, coffee table, lamps. Living rooms may also be called dens, family rooms, rec rooms, etc. It is entirely acceptable to have multiple living rooms in the home if there are multiple rooms furnished as living rooms.
- The bathroom furnishings include personal hygiene items, linens, shower curtain and rod.
- The kitchen furnishings include pots and pans, dishes, silverware, and small appliances.
- Furnishings minimally affected by the disaster are expected to be cleaned by an applicant. The inspector will record these items as not affected. Furnishings requiring more extensive or professional cleaning will be recorded as damaged.
- At times appliances may be impacted by a minimal water level or a power surge. The inspector is required to test appliances the applicant claims as damaged when there is no visible evidence of damage. A comment is required.
- If it is clear the electrical components of an appliance have been inundated or it has sustained major physical damage it does not need to be tested. The inspector will record it as either "repair" or "replace".
- When the inspector is unable to test an appliance with no visible evidence of damage the item will be recorded as not affected. A comment is required.
- If an applicant is a Renter, any landlord supplied appliances and furnishings will be recorded as "Landlord Owned". If the applicant owns the same appliance supplied by the landlord and has access to the landlord supplied appliance the inspector will not record the applicant's appliance.
- The inspector will not record infant personal property when there is not an essential need in the household.
- The inspector will not record stored personal property during an initial inspection.

## **PERSONAL PROPERTY SPECIAL CONSIDERATIONS**

**Applicants Residing in the Same Home** - Renters have a commercial relationship with an owner or head of household. Applicants without a commercial relationship with the owner or head of household are household members.

- **Owner's Inspection:** The inspector will record rooms solely occupied by the renter as "Boarder Occupied". The inspector will not record personal property or transportation owned by the renter.
- **Renter's Inspection:** The inspector will record all rooms occupied by the renter as they are furnished and the personal property that they own. Rooms solely occupied by the owner and the owner's personal property will have the damage level of "Landlord Owned".
- **Multiple Renters' Inspection:** When two or more renters share the same home, the inspector will record all rooms claimed by the applicant. Rooms solely occupied by the other renter will be recorded per their function with the damage level "Landlord Owned".
- **Household Member's Inspection:** For applicants who do not have a commercial relationship with the head of household (Owner or Renter) and apply separately, the inspector will record damage to the home in the same manner as renters addressing their claimed room and appliance damage.

**Miscellaneous vs. Personal Property Items** - Items owned prior to the event will be recorded in the personal property section. Items purchased in response to the event will be recorded in the miscellaneous purchase section. Items may not be recorded as a Miscellaneous Purchase when a like-kind item is also being repaired or replaced in the Appliances/Personal Property section.

## UNMET NEEDS / LOSSES AND EXPENSES

The inspector is required to ask about disaster caused unmet needs. **Medical, dental, and funeral** expenses will be recorded. **Moving and storage** expenses will only be recorded when the applicant states the expenses were incurred post disaster.

**Clothing** - The inspector is required to record the disaster caused clothing need of the applicant and household members. Clothing will only be recorded when destroyed, physically gone, or when exposed to contaminants such as chemicals or sewer backup. FEMA expects applicants to clean clothing soaked by wind driven rain, seepage, or flood waters. Stored clothing will not be recorded.

**Transportation** - The inspector will confirm if all household vehicles were made un-drivable due to the disaster. If so, the inspector will confirm if any vehicles have comprehensive insurance. The inspector will record all vehicles for the household if it is determined the applicant does not have a drivable vehicle, and does not have comprehensive insurance coverage for their damaged/un-drivable vehicle.

**Essential Tools** - The inspector is required to ask about essential tools damaged by the disaster. Essential Tools include school books and supplies, computers, uniforms, and specialized/protective clothing required for employment but not supplied by the employer. Essential tools will only be recorded if the applicant is financially responsible for the items and the items are required to maintain employment or stay enrolled in school.

**Miscellaneous Purchases** - The inspector is required to ask about miscellaneous purchases. This includes items such as a chainsaw purchased, rented or leased after the start of the incident period to gain access and/or remove hazards to the home. The eligibility timeframe for miscellaneous purchases starts with the first day of the incident and extends for 30 days. The generator eligibility timeframe is an exception.

**Generators as Miscellaneous Purchases** - The inspector is required to record generators purchased in response to the disaster only if the applicant states they purchased the generator to power medically-required equipment. The generator should only be recorded if the item was purchased before the power was restored. The eligibility dates for generators as miscellaneous purchases start with the Governors Declaration of a State of Emergency and continue through the end of the incident period or the date power was restored to the home, whichever occurs first.

## HOME INFORMATION

**Essential Utilities Out** - The inspector is required to verify and record the status of essential **public** utility service. Public utilities include electricity, gas, water, and sewer provided by municipalities, subdivisions, or mobile home parks. This determination reflects the status of utilities **at the time of inspection**. If essential utilities were out but have been restored prior to the inspection, the correct designation is "No". This status is not used for utility systems owned by the applicant such as a well or septic system. If the only concern is the public utility outage, Habitability Repairs Required will be "No"

**Current Location** - The inspector is required to confirm the applicant's current location.

**Habitability Compromised** – Also known as Habitability Repairs Required. The habitability determination is based on the disaster caused damage to the structure or supporting systems. It is reasonable to expect applicants or their landlords to make some repairs of a minor nature without federal assistance. If the inspector indicates minimal disaster caused repairs are necessary, the habitability determination status will be "No".

- The habitability determination for owners is based on real property damage as it existed **immediately following the event**. A "Yes" answer indicates the home was not safe, sanitary and functional immediately following the event.
- The habitability determination for renters is based on the damage that has not been repaired **at the time of the inspection**. A "Yes" answer indicates the home was not safe, sanitary and functional at the time of the inspection. If a renter's home was uninhabitable at the time of the event, but repairs have been made and the home is now habitable, the inspector will address habitability as "No" and will select Repairs Made.

### **Habitability Special Conditions**

**Forced To Relocate** - At times a renter may be displaced to allow a landlord to occupy the home. The inspector is required to verify with the landlord that the applicant was forced to relocate due to the disaster. When confirmed, the habitability determination will be "Yes". The inspector will include the landlord's name and phone number in a comment. If all habitability repairs have been made, but the applicant claims they have been forced to relocate, the inspector will address habitability determination as "No". Forced To Relocate will also be used for a condo owner when there is damage to real property items such as the roof or heating system located in a shared area. Mandatory/Voluntary evacuations are not considered forced to relocate situations.

**Immediate Threat or Tagged Home** - The inspector will address habitability determination as "Yes" when there is an impending event such as a mudslide in progress or a power line across the front porch. The habitability determination is also "Yes" when the home has been tagged by the local building department as unsafe to occupy due to the disaster.

**Will Relocate** - The inspector is required to ask the applicant "Have you moved, or are you going to move while repairs are being made?" when the status is "Yes" for Utilities Out, habitability determination, or Inaccessible.

### **OTHER INSPECTION TYPES**

**Inaccessible** - The inaccessible status will be indicated when the inspector determines there is no access to the damaged home using traditional or alternate routes. This determination reflects the access status **at the time of inspection**. Common causes of inaccessibility are standing water, road closures, or damage to *public* roads or bridges. The inaccessible status is not used for *private* road or bridge damage that is the applicant's responsibility to repair.

**No Contact** - The inspector is required to make a minimum of three attempts to contact an applicant. The attempts must be made over three different days at different times of day. Attempts must also include a site visit to post a note at the home. A comment is required with the dates and times of each contact attempt. After 3 contact attempts, the inspection will be returned to the No Contact queue. In addition to these contact attempts, the contractor is required to make additional attempts including mailing a letter to the applicant or electronic notification. After fourteen days the inspection is returned to FEMA as No Contact.

**Withdrawn** - When the applicant does not want to have an inspection or cannot meet in a timely manner, the inspector is required to explain the IA program to the applicant and return the inspection as Withdrawn. The withdrawn inspection status is also used in situations where the inspector initially made contact but is unable to re-establish contact after at least three attempts following the successful contact. A comment is required with the reason for withdrawing.

**Missed 2 Appointments** - When an applicant has missed two scheduled appointments, the inspector will return the inspection as Missed 2 appointments. A comment is required with the dates and times of the missed appointments.

**Incomplete Inspections** - In certain situations inspectors are unable to perform a complete inspection. There may be standing water in a basement or access to all rooms may be obstructed by disaster caused hazards. The inspector will meet with an applicant at the home to verify and record as much information and damage as possible.

When disaster caused conditions do not allow the inspector access to the interior of a home, an exterior-only inspection will be performed. Exterior damage will be recorded. Real and personal property damage that can be visually verified through windows and doors or confirmed to be damaged will also be recorded. If the cause of damage is Flood, the high water mark on the exterior of the structure will be used to address interior real property damage. Personal property that is undamaged or cannot be verified will be recorded as not affected. A comment is required.

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- There is a required comment concerning the appealed items.
- Service calls will not be used.
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**INSPECTION GUIDELINES**  
**DR - 4451-MO**

**Government Task Monitors – Ronald Kincer / Todd Milliron**  
**Inspection Services Coordinator – Joey Oates**  
**Incident Type – Severe Storms, Tornadoes, and Flooding**  
**Incident Period – April 29, 2019 thru July 5, 2019**  
**Presidential Declared Date – July 9, 2019**  
**Governors Declaration of State of Emergency- May 21, 2019**

**SUPPORT TO APPLICANTS**

**Limited English Proficiency (LEP)** - The inspector must accommodate applicants who have limited ability to communicate in English. The primary strategy is to determine if there is anyone in the home 16 years of age or older who can assist as a translator. A secondary strategy is to ask the applicant if they have a friend or another person 16 years of age or older who can be present during the inspection and provide translation assistance. If neither of these two options is possible, alternative methods may include language translation call services, using an interpreter, or returning the inspection for reassignment to a compatible speaking inspector.

**Other Forms of Communication** - The inspector is required to accommodate any special need an applicant has in order to communicate during the inspection process. Accommodations may include sign language interpreters, assistive technology including computers or recordings, note takers, or communication boards provided by the applicant.

**Immediate Needs** - If the inspector encounters an applicant with an immediate need impacting their safety or welfare, it will be reported to the Field Supervisor for referral to FEMA. The inspector will provide a description of the need and include the applicant's name, address, and registration number.

**Standard of Conduct / Conflict of Interest** - Inspectors, employed by or under contract to FEMA to perform Individual Assistance inspections, shall not be part of any trade or financial transactions involving the purchase or sale of any real or personal property belonging to an applicant or household member who is assigned for inspection or being inspected by the designated inspector. The inspector shall not conduct an inspection on a family member, friends, or business associates home where a conflict of interest may arise. When there is a conflict of interest with the applicant the inspector will return the inspection to the host for reassignment to another inspector.

**APPLICANT INFORMATION**

The inspector is required to verify the applicant's name, damaged home address, county, current mailing address, lot or apartment number if applicable, and phone numbers. The inspector will make any updates to the applicant's information.

**Name Change:** Do not to make complete Registrant name changes from one individual to another.

**Designated Area** - The inspector is required to verify the applicant resides in a designated area. If the area is undesignated, the inspection will be returned as complete. The applicant will be advised to contact their local emergency management agency in case the area is designated at a later date.

**Primary Residence** - The inspector is required to ask every applicant if the home is their primary residence where they reside more than six months a year.

- If the applicant states the home is not their primary residence the inspector is required to ask if they have another home in the designated area that was damaged. If so, the inspector will correct the address and perform a complete inspection at the applicant's primary residence.
- If the applicant states the home is not their primary residence and does not have a home in the designated area, the inspector will return the inspection with occupancy status Not Primary Residence (NPR). Examples of NPRs include rental property, a secondary home, or commercial property. The inspector is still required to ask the applicant about unmet needs and transportation.

**Incident Period** - The inspector is required to ask the applicant if the damage occurred in the incident period.

- Only damage that occurred within the incident period will be recorded.
- If all damage occurred outside of the incident period, the inspection will be returned as complete.

**Household Composition** - Defined as the number of household members who resided in the home at the time of the event. The household composition and number of bedrooms occupied includes joint-custody children and college students away from the home and expected to return on session breaks. It does not include boarders, renters, or live-in landlords who have a commercial relationship with the applicant.

**Occupants** - The inspector is required to review occupant information. Information to be reviewed includes names of all of the people, including children, who lived in the home at the time of the event, age, and relationship status. Boarders, renters, and live-in landlords are included in the occupants section.

**Bedrooms Occupied** - The inspector is required to confirm the number of bedrooms occupied at the time of the event. The number of bedrooms occupied will identify only those rooms occupied by the applicant and the members of the household. The count does not include boarders, renters or live-in landlords.

## **OCCUPANCY AND OWNERSHIP VERIFICATION**

For the majority of CONUS located dwellings, FEMA will have verified occupancy and when applicable ownership prior to the inspection being issued. When not confirmed by FEMA, inspectors are required to verify through documentation dated prior to the incident period confirming the applicant lived in and/or owned the home at the time of the disaster.

### **Occupancy**

- Acceptable documents include a driver's license, rental agreement, voter registration card, utility bill, merchant's statement, or employer's statement.
- Web-based verifications may be used to verify occupancy. A comment is required with the utility or Phone Company's URL.
- Verbal verification from a landlord or utility company is a last resort if the applicant is unable to verify occupancy. A comment is required with the landlord or utility company name and phone number when occupancy is verified verbally.
- When all means to verify occupancy have been exhausted, the inspector will record occupancy as "Not Verified" and perform a complete inspection. A comment is required when recording occupancy as "Not Verified".
- The inspector is not required to prove "Intent to Occupy". For example, if the applicant lived elsewhere at the time of the disaster while the home was under construction or if the home was recently purchased, the inspector will complete the inspection and record occupancy as "Not Verified". A comment is required about the impending occupancy.

### **Ownership**

- Acceptable documents include structural insurance, a tax bill, official's record, title number, mortgage payment books, or affidavits. Documents must pre-date the incident.
- Ownership status can only be changed from owner to renter if the applicant states they are a renter. A comment is required.

- The inspector will change the applicant from a renter to an owner if the applicant registered as a renter but claims they are an owner at the time of the inspection. A comment is required.
- Web-based verifications from official tax office websites may be used to verify ownership. A comment is required with the URL.
- Verbal verification from the tax office may be used as a last resort if the applicant is unable to verify ownership. There is a required comment with the name and phone number of the person at the tax office and whether or not ownership could be verified.
- If the applicant does not pay rent but has a notarized document verifying formal title indicating they have lifetime occupancy rights, the inspector will select "affidavits".
- If the applicant claims they are the owner and all means to verify ownership have been exhausted, the inspector will select "not verified" for ownership and perform a complete inspection. A comment is required on all attempts to verify ownership.

**Insurance Coverage** - The inspector is required to ask every applicant if they have insurance. All additional insurance types will be added if not already listed on the registration.

## HOME INFORMATION

**Residence Type** - Standard residence types include single family/duplex, mobile home, travel trailer, apartment, condo, townhouse, boat, and "other". Additional less commonly used residence types include College Dormitories, Assisted Living Facilities, Military Housing, and Correctional Facilities. The inspector will address relocation as "No" because applicants residing in these types of homes typically have their housing needs met by the institution and do not incur costs to relocate.

**Residence Size** - The residence size is identified as the total square footage of the home including the basement if one exists. Garages, porches, unoccupied outbuildings, Florida rooms, crawlspaces and enclosed areas separated from the main living area by a locking exterior door are not included.

If a renter occupies any portion of the owner's home, the size of residence in the owner's inspection will include the renter's occupied area. If the renter's occupied area is separate and totally self-contained, it will be considered an apartment and will not be included in the size of the owners residence.

**Water level** - The high water mark is recorded on the highest floor where it was located.

**Foundation** - Foundation types include basement, crawlspace, slab, and "other".

## CAUSE OF DAMAGE (COD)

**Flood** — The partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source. Flood must be rising water from overflowing water sources. It is generally a temporary condition. Flood is used when landslide, mudflow, or seepage is triggered by inundation or runoff.

**Sewer Backup** - Waste water entering the home through a drain line.

### Flood vs. Sewer Backup

- It is possible to have both Flood and Sewer Backup in the same home. If flood water enters the basement the COD for the resulting basement damage is Flood. If waste water comes up through a drain on an upper floor, the COD for any resulting damage is Sewer Backup.
- If flood water enters the home and waste water comes up through a drain and the two waters mix, the COD is Flood.

**Seepage** - Water entered the home from below ground sources. There is no accumulation of water such as runoff or surface water from any source surrounding the home.

**Fire** - When recording the **undeclared** incident type of fire, the inspector is required to confirm the fire was disaster caused by viewing the fire report or speaking to the Fire Marshall /Official. There is a required comment with the fire department contact name, phone number, incident report and date of the fire.

- When the fire report is not available, or if the report states the fire was not disaster caused, the inspector will not record any damage from fire.
- The comment will include the contact information of the person they spoke to.

## **REAL PROPERTY / STRUCTURAL DAMAGE FOR RENTERS**

If a renter's home is uninhabitable **at the time of the inspection** the inspector will select a broad category of damage: Moderate Damage, Major Damage, or Destroyed Renter. When there is no damage impacting habitability the inspector will select No Damage/Minor Damage. If there were damages impacting habitability that have since been repaired the inspector will select Repairs Made.

## **REAL PROPERTY / STRUCTURAL DAMAGE FOR OWNERS**

The inspector is required to record all real property damage to the entire home, access, and supporting systems, such as wells and septic, as it existed **immediately following the disaster**.

- Only disaster caused damage is recorded.
- Any damage conditions not caused by the current disaster will not be recorded. There are some exceptions below:

**Condominiums / Cooperatives** - A condominium or cooperative is a unit owned by an applicant that is typically within a multi-unit structure such as an apartment building or town house complex.

- The condominium association normally has responsibility for structural items such as the roof, windows, exterior doors, and furnaces or water heaters located on the exterior or in shared common areas.
- The inspector is required to record damage from the drywall in, such as drywall, floor covering, cabinets, and furnaces or water heaters located on the interior of the applicant's unit.

**Garages and outbuildings** - Damage to garages and outbuildings/sheds will not be addressed unless it affects the habitability of the home. The debris remove line item is used to remove components presenting a hazard or affecting access.

- Damage to an attached garage is only recorded when it affects the integrity of the home. Damaged roof framing, electrical, and plumbing components should be addressed, whereas damaged drywall and insulation should only be addressed in adjoining living area walls and ceilings.
- Damage to an unattached garage or outbuilding is only recorded if the building contains necessary and functional appliances or mechanical units such as water heater, furnace, main electrical panel, washer and dryer.

**Basements** - A basement is an enclosed area of the home where any portion of the exterior wall or concrete floor is below grade. Split level homes are excluded from the definition of a basement. When the cause of damage is flood, sewer backup, or ground saturation/seepage, there are real property limitations for rooms in basements.

- Drywall, floor covering, and interior doors are not recorded in basements unless the room is essential. An occupied bedroom in the basement with no vacant bedrooms located on any floor above the basement is considered essential. A living room, kitchen, or bathroom located in the basement is considered non-essential if there is a living room, kitchen, or bathroom located on any floor above the basement.
- If an unoccupied bedroom on any floor above the basement can be used instead of the basement bedroom, the basement bedroom is considered non-essential. The foundation, furnace, water heater, main panel, electrical and other structural components will still be recorded for owners as appropriate.
- If there is an essential bedroom in the basement, an associated bathroom in the basement is also addressed as essential with a maximum of one bathroom per basement.
- The debris remove line item is used to remove hazards such as damaged cabinets, interior doors, drywall, and floor coverings. A maximum of five cubic yards of debris remove will be recorded unless conditions exist requiring the removal of additional mud deposits.
- The line item "Remove Fixture/Cap Drain" is used to address non-essential plumbing fixtures.
- All rooms in below ground level condominiums and garden apartments are considered essential.

**Income Producing Property** - The inspector will not record damage to segregated areas of the home used to generate income for an applicant. These areas of the home are normally self-contained or separated by a locking entrance. Damage affecting the integrity of the applicant's portion of the home will still be recorded. The inspector will not record a furnace or water heater that is used solely to support the tenant-occupied unit.

**Not Owned by Applicant** - The inspector will not record damage to items the applicant does not own. In situations where a furnace or water heater is owned by the utility company, these units will not be recorded in line items. In some cases an applicant owns their home but does not own the land. The inspector will not record damage to a road or bridge, septic system, or well that is not the responsibility of the applicant. A comment is required explaining the item is owned by another party.

**Non-Essential Cabinets** - The inspector will not record damage to cabinets located in rooms other than the kitchen or bathroom. The debris removal line item will be used to remove the hazard.

## REAL PROPERTY SPECIAL CONSIDERATIONS

**Heating** – The inspector will record all damaged heat sources for the dwelling regardless of sole or primary source. If the sole source of heat for the dwelling is a space heater the inspector will use the "heater, portable, replace" line item.

**Roads and Bridges** - Damage to a privately owned road or bridge is only recorded when it is the sole access route and is rendered impassable. The inspector will only record damage to the extent needed to provide drivable access, not necessarily to the pre-disaster condition. For multi-family road and bridge damage a comment is required to identify if the applicant is a member of a Homeowner's Association as well as the names and registration numbers of other affected applicant(s) if available.

Damage is recorded only to the extent needed to restore access to a maximum width of 10 feet for roads for a single family dwelling and 15 feet for multifamily roads or to the pre-disaster width, whichever is less. Bridges will be repaired to a maximum width of 10 feet. If some bridge components are not damaged and can be reused, the inspector will use lump sums to address the damage.

**Boats** - The inspector will record line items to restore the boat to a habitable state, not necessarily to return the boat to seaworthiness. Destroyed boats are addressed with the "Residence Rebuild" line item. When it is confirmed a boat sank, the inspector will record a service call and address the habitability determination as "Yes". There is a required comment with the Harbor Master or local official's name and phone number confirming the boat sank due to the disaster.

**Destroyed** - The inspector will record the home as destroyed when the home is damaged to the extent that all structural components such as the foundation, floor, walls and roof are compromised. The line item Residence Rebuild; Mobile Home Replace; or Travel Trailer Replace will be used.

- The inspector will record damaged components outside of the footprint of the destroyed home. Items associated with wells, septic systems, roads and bridges, power poles, retaining walls, debris or trees affecting access, and travel trailer foundation line items will be recorded.
- A condemnation notice does not necessarily indicate the home is destroyed per FEMA standards.

## **PERSONAL PROPERTY**

The inspector will record personal property as it existed *immediately following the event*. If the personal property was removed prior to the inspection, the inspector will question the applicant and use the supporting damage or recent repairs to substantiate the applicant's claim. When the inspector is unable to see the damaged item but evidence supports the claim the disaster caused the loss, the inspector will record the appropriate level of damage. If the inspector is unable to see the damaged room furnishings or appliance and the evidence does not support the claim, the inspector will record the item as not affected.

- Living rooms, bedrooms, bathrooms and kitchens are recorded as they are furnished along with the level of damage.
- Any room furnished as a bedroom will be recorded as a bedroom regardless of whether it was occupied or unoccupied. Items typically included in a furnished bedroom are a bed, dresser, nightstand, lamp and bedding. If a room does not contain bedroom furnishings the inspector will use another designation such as an office room or utility room.
- Any room furnished with standard living room furnishings will be recorded as a living room. Items included in a furnished living room are a couch, chair, coffee table, lamps. Living rooms may also be called dens, family rooms, rec rooms, etc. It is entirely acceptable to have multiple living rooms in the home if there are multiple rooms furnished as living rooms.
- The bathroom furnishings include personal hygiene items, linens, shower curtain and rod.
- The kitchen furnishings include pots and pans, dishes, silverware, and small appliances.
- Furnishings minimally affected by the disaster are expected to be cleaned by an applicant. The inspector will record these items as not affected. Furnishings requiring more extensive or professional cleaning will be recorded as damaged.
- At times appliances may be impacted by a minimal water level or a power surge. The inspector is required to test appliances the applicant claims as damaged when there is no visible evidence of damage. A comment is required.
- If it is clear the electrical components of an appliance have been inundated or it has sustained major physical damage it does not need to be tested. The inspector will record it as either "repair" or "replace".
- When the inspector is unable to test an appliance with no visible evidence of damage the item will be recorded as not affected. A comment is required.
- If an applicant is a Renter, any landlord supplied appliances and furnishings will be recorded as "Landlord Owned". If the applicant owns the same appliance supplied by the landlord and has access to the landlord supplied appliance the inspector will not record the applicant's appliance.
- The inspector will not record infant personal property when there is not an essential need in the household.
- The inspector will not record stored personal property during an initial inspection.

## **PERSONAL PROPERTY SPECIAL CONSIDERATIONS**

**Applicants Residing in the Same Home** - Renters have a commercial relationship with an owner or head of household. Applicants without a commercial relationship with the owner or head of household are household members.

- **Owner's Inspection:** The inspector will record rooms solely occupied by the renter as "Boarder Occupied". The inspector will not record personal property or transportation owned by the renter.
- **Renter's Inspection:** The inspector will record all rooms occupied by the renter as they are furnished and the personal property that they own. Rooms solely occupied by the owner and the owner's personal property will have the damage level of "Landlord Owned".
- **Multiple Renters' Inspection:** When two or more renters share the same home, the inspector will record all rooms claimed by the applicant. Rooms solely occupied by the other renter will be recorded per their function with the damage level "Landlord Owned".
- **Household Member's Inspection:** For applicants who do not have a commercial relationship with the head of household (Owner or Renter) and apply separately, the inspector will record damage to the home in the same manner as renters addressing their claimed room and appliance damage.

**Miscellaneous vs. Personal Property Items** - Items owned prior to the event will be recorded in the personal property section. Items purchased in response to the event will be recorded in the miscellaneous purchase section. Items may not be recorded as a Miscellaneous Purchase when a like-kind item is also being repaired or replaced in the Appliances/Personal Property section.

## **UNMET NEEDS / LOSSES AND EXPENSES**

The inspector is required to ask about disaster caused unmet needs. **Medical, dental, and funeral** expenses will be recorded. **Moving and storage** expenses will only be recorded when the applicant states the expenses were incurred post disaster.

**Clothing** - The inspector is required to record the disaster caused clothing need of the applicant and household members. Clothing will only be recorded when destroyed, physically gone, or when exposed to contaminants such as chemicals or sewer backup. FEMA expects applicants to clean clothing soaked by wind driven rain, seepage, or flood waters. Stored clothing will not be recorded.

**Transportation** - The inspector will confirm if all household vehicles were made un-drivable due to the disaster. If so, the inspector will confirm if any vehicles have comprehensive insurance. The inspector will record all vehicles for the household if it is determined the applicant does not have a drivable vehicle, and does not have comprehensive insurance coverage for their damaged/un-drivable vehicle.

**Essential Tools** - The inspector is required to ask about essential tools damaged by the disaster. Essential Tools include school books and supplies, computers, uniforms, and specialized/protective clothing required for employment but not supplied by the employer. Essential tools will only be recorded if the applicant is financially responsible for the items and the items are required to maintain employment or stay enrolled in school.

**Miscellaneous Purchases** - The inspector is required to ask about miscellaneous purchases. This includes items such as a chainsaw purchased, rented or leased after the start of the incident period to gain access and/or remove hazards to the home. The eligibility timeframe for miscellaneous purchases starts with the first day of the incident and extends for 30 days. The generator eligibility timeframe is an exception.

**Generators as Miscellaneous Purchases** - The inspector is required to record generators purchased in response to the disaster only if the applicant states they purchased the generator to power medically-required equipment. The generator should only be recorded if the item was purchased before the power was restored. The eligibility dates for generators as miscellaneous purchases start with the Governors Declaration of a State of Emergency and continue through the end of the incident period or the date power was restored to the home, whichever occurs first.

## **HOME INFORMATION**

**Essential Utilities Out** - The inspector is required to verify and record the status of essential **public** utility service. Public utilities include electricity, gas, water, and sewer provided by municipalities, subdivisions, or mobile home parks. This determination reflects the status of utilities **at the time of inspection**. If essential utilities were out but have been restored prior to the inspection, the correct designation is "No". This status is not used for utility systems owned by the applicant such as a well or septic system. If the only concern is the public utility outage, Habitability Repairs Required will be "No"

**Current Location** - The inspector is required to confirm the applicant's current location.

**Habitability Compromised** – Also known as Habitability Repairs Required. The habitability determination is based on the disaster caused damage to the structure or supporting systems. It is reasonable to expect applicants or their landlords to make some repairs of a minor nature without federal assistance. If the inspector indicates minimal disaster caused repairs are necessary, the habitability determination status will be "No".

- The habitability determination for owners is based on real property damage as it existed **immediately following the event**. A "Yes" answer indicates the home was not safe, sanitary and functional immediately following the event.
- The habitability determination for renters is based on the damage that has not been repaired **at the time of the inspection**. A "Yes" answer indicates the home was not safe, sanitary and functional at the time of the inspection. If a renter's home was uninhabitable at the time of the event, but repairs have been made and the home is now habitable, the inspector will address habitability as "No" and will select Repairs Made.

### **Habitability Special Conditions**

**Forced To Relocate** - At times a renter may be displaced to allow a landlord to occupy the home. The inspector is required to verify with the landlord that the applicant was forced to relocate due to the disaster. When confirmed, the habitability determination will be "Yes". The inspector will include the landlord's name and phone number in a comment. If all habitability repairs have been made, but the applicant claims they have been forced to relocate, the inspector will address habitability determination as "No". Forced To Relocate will also be used for a condo owner when there is damage to real property items such as the roof or heating system located in a shared area. Mandatory/Voluntary evacuations are not considered forced to relocate situations.

**Immediate Threat or Tagged Home** - The inspector will address habitability determination as "Yes" when there is an impending event such as a mudslide in progress or a power line across the front porch. The habitability determination is also "Yes" when the home has been tagged by the local building department as unsafe to occupy due to the disaster.

**Will Relocate** - The inspector is required to ask the applicant "Have you moved, or are you going to move while repairs are being made?" when the status is "Yes" for Utilities Out, habitability determination, or Inaccessible.

### **OTHER INSPECTION TYPES**

**Inaccessible** - The inaccessible status will be indicated when the inspector determines there is no access to the damaged home using traditional or alternate routes. This determination reflects the access status **at the time of inspection**. Common causes of inaccessibility are standing water, road closures, or damage to *public* roads or bridges. The inaccessible status is not used for *private* road or bridge damage that is the applicant's responsibility to repair.

**No Contact** - The inspector is required to make a minimum of three attempts to contact an applicant. The attempts must be made over three different days at different times of day. Attempts must also include a site visit to post a note at the home. A comment is required with the dates and times of each contact attempt. After 3 contact attempts, the inspection will be returned to the No Contact queue. In addition to these contact attempts, the contractor is required to make additional attempts including mailing a letter to the applicant or electronic notification. After fourteen days the inspection is returned to FEMA as No Contact.

**Withdrawn** - When the applicant does not want to have an inspection or cannot meet in a timely manner, the inspector is required to explain the IA program to the applicant and return the inspection as Withdrawn. The withdrawn inspection status is also used in situations where the inspector initially made contact but is unable to re-establish contact after at least three attempts following the successful contact. A comment is required with the reason for withdrawing.

**Missed 2 Appointments** - When an applicant has missed two scheduled appointments, the inspector will return the inspection as Missed 2 appointments. A comment is required with the dates and times of the missed appointments.

**Incomplete Inspections** - In certain situations inspectors are unable to perform a complete inspection. There may be standing water in a basement or access to all rooms may be obstructed by disaster caused hazards. The inspector will meet with an applicant at the home to verify and record as much information and damage as possible.

When disaster caused conditions do not allow the inspector access to the interior of a home, an exterior-only inspection will be performed. Exterior damage will be recorded. Real and personal property damage that can be visually verified through windows and doors or confirmed to be damaged will also be recorded. If the cause of damage is Flood, the high water mark on the exterior of the structure will be used to address interior real property damage. Personal property that is undamaged or cannot be verified will be recorded as not affected. A comment is required.

**Appeal Inspections** - The inspector is required to perform a full and complete inspection. The inspector will confirm occupancy, when appropriate ownership and real property, and personal property that was addressed or omitted on the initial inspection.

- There is a required comment concerning the appealed items.
- Service calls will not be used.
- Condo Appeals - Applicants are required to submit condo by-laws with their appeal to confirm they are responsible for items not within the "drywall in" limitation. Specific instructions will be included in the appeal request for condominium/co-op appeals.



**Federal Emergency Management Agency**  
Housing Inspection Services

**INSPECTION GUIDELINES**  
**DR – 4420-NE**

**Government Task Monitors – Todd Milliron / Ron Kincer**  
**Inspection Services Coordinator – Joseph Oates**  
**Incident Type – Severe Winter Storm, Straight-line Winds, and Flooding**  
**Incident Period – March 9, 2019 and Cont.**  
**Presidential Declared Date – March 21, 2019**  
**Governors Declaration of State of Emergency- March 12, 2019**

**SUPPORT TO APPLICANTS**

**Limited English Proficiency (LEP)** - The inspector must accommodate applicants who have limited ability to communicate in English. The primary strategy is to determine if there is anyone in the home 16 years of age or older who can assist as a translator. A secondary strategy is to ask the applicant if they have a friend or another person 16 years of age or older who can be present during the inspection and provide translation assistance. If neither of these two options is possible, alternative methods may include language translation call services, using an interpreter, or returning the inspection for reassignment to a compatible speaking inspector.

**Other Forms of Communication** - The inspector is required to accommodate any special need an applicant has in order to communicate during the inspection process. Accommodations may include sign language interpreters, assistive technology including computers or recordings, note takers, or communication boards provided by the applicant.

**Immediate Needs** - If the inspector encounters an applicant with an immediate need impacting their safety or welfare, it will be reported to the Field Supervisor for referral to FEMA. The inspector will provide a description of the need and include the applicant's name, address, and registration number.

**Standard of Conduct / Conflict of Interest** - Inspectors, employed by or under contract to FEMA to perform Individual Assistance inspections, shall not be part of any trade or financial transactions involving the purchase or sale of any real or personal property belonging to an applicant or household member who is assigned for inspection or being inspected by the designated inspector. The inspector shall not conduct an inspection on a family member, friends, or business associates home where a conflict of interest may arise. When there is a conflict of interest with the applicant the inspector will return the inspection to the host for reassignment to another inspector.

**APPLICANT INFORMATION**

The inspector is required to verify the applicant's name, damaged home address, county, current mailing address, lot or apartment number if applicable, and phone numbers. The inspector will make any updates to the applicant's information.

**Name Change:** Do not to make complete Registrant name changes from one individual to another.

**Designated Area** - The inspector is required to verify the applicant resides in a designated area. If the area is undesignated, the inspection will be returned as complete. The applicant will be advised to contact their local emergency management agency in case the area is designated at a later date.

**Primary Residence** - The inspector is required to ask every applicant if the home is their primary residence where they reside more than six months a year.

- If the applicant states the home is not their primary residence the inspector is required to ask if they have another home in the designated area that was damaged. If so, the inspector will correct the address and perform a complete inspection at the applicant's primary residence.
- If the applicant states the home is not their primary residence and does not have a home in the designated area, the inspector will return the inspection with occupancy status Not Primary Residence (NPR). Examples of NPRs include rental property, a secondary home, or commercial property. The inspector is still required to ask the applicant about unmet needs and transportation.

**Incident Period** - The inspector is required to ask the applicant if the damage occurred in the incident period.

- Only damage that occurred within the incident period will be recorded.
- If all damage occurred outside of the incident period, the inspection will be returned as complete.

**Household Composition** - Defined as the number of household members who resided in the home at the time of the event. The household composition and number of bedrooms occupied includes joint-custody children and college students away from the home and expected to return on session breaks. It does not include boarders, renters, or live-in landlords who have a commercial relationship with the applicant.

**Occupants** - The inspector is required to review occupant information. Information to be reviewed includes names of all of the people, including children, who lived in the home at the time of the event, age, and relationship status. Boarders, renters, and live-in landlords are included in the occupants section.

**Bedrooms Occupied** - The inspector is required to confirm the number of bedrooms occupied at the time of the event. The number of bedrooms occupied will identify only those rooms occupied by the applicant and the members of the household. The count does not include boarders, renters or live-in landlords.

## **OCCUPANCY AND OWNERSHIP VERIFICATION**

For the majority of CONUS located dwellings, FEMA will have verified occupancy and when applicable ownership prior to the inspection being issued. When not confirmed by FEMA, inspectors are required to verify through documentation dated prior to the incident period confirming the applicant lived in and/or owned the home at the time of the disaster.

### **Occupancy**

- Acceptable documents include a driver's license, rental agreement, voter registration card, utility bill, merchant's statement, or employer's statement.
- Web-based verifications may be used to verify occupancy. A comment is required with the utility or Phone Company's URL.
- Verbal verification from a landlord or utility company is a last resort if the applicant is unable to verify occupancy. A comment is required with the landlord or utility company name and phone number when occupancy is verified verbally.
- When all means to verify occupancy have been exhausted, the inspector will record occupancy as "Not Verified" and perform a complete inspection. A comment is required when recording occupancy as "Not Verified".
- The inspector is not required to prove "Intent to Occupy". For example, if the applicant lived elsewhere at the time of the disaster while the home was under construction or if the home was recently purchased, the inspector will complete the inspection and record occupancy as "Not Verified". A comment is required about the impending occupancy.

### **Ownership**

- Acceptable documents include structural insurance, a tax bill, official's record, title number, mortgage payment books, or affidavits. Documents must pre-date the incident.
- Ownership status can only be changed from owner to renter if the applicant states they are a renter. A comment is required.

- The inspector will change the applicant from a renter to an owner if the applicant registered as a renter but claims they are an owner at the time of the inspection. A comment is required.
- Web-based verifications from official tax office websites may be used to verify ownership. A comment is required with the URL.
- Verbal verification from the tax office may be used as a last resort if the applicant is unable to verify ownership. There is a required comment with the name and phone number of the person at the tax office and whether or not ownership could be verified.
- If the applicant does not pay rent but has a notarized document verifying formal title indicating they have lifetime occupancy rights, the inspector will select "affidavits".
- If the applicant claims they are the owner and all means to verify ownership have been exhausted, the inspector will select "not verified" for ownership and perform a complete inspection. A comment is required on all attempts to verify ownership.

**Insurance Coverage** - The inspector is required to ask every applicant if they have insurance. All additional insurance types will be added if not already listed on the registration.

## HOME INFORMATION

**Residence Type** - Standard residence types include single family/duplex, mobile home, travel trailer, apartment, condo, townhouse, boat, and "other". Additional less commonly used residence types include College Dormitories, Assisted Living Facilities, Military Housing, and Correctional Facilities. The inspector will address relocation as "No" because applicants residing in these types of homes typically have their housing needs met by the institution and do not incur costs to relocate.

**Residence Size** - The residence size is identified as the total square footage of the home including the basement if one exists. Garages, porches, unoccupied outbuildings, Florida rooms, crawlspaces and enclosed areas separated from the main living area by a locking exterior door are not included.

If a renter occupies any portion of the owner's home, the size of residence in the owner's inspection will include the renter's occupied area. If the renter's occupied area is separate and totally self-contained, it will be considered an apartment and will not be included in the size of the owners residence.

**Water level** - The high water mark is recorded on the highest floor where it was located.

**Foundation** - Foundation types include basement, crawlspace, slab, and "other".

## CAUSE OF DAMAGE (COD)

**Flood** — The partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source. Flood must be rising water from overflowing water sources. It is generally a temporary condition. Flood is used when landslide, mudflow, or seepage is triggered by inundation or runoff.

**Sewer Backup** - Waste water entering the home through a drain line.

### Flood vs. Sewer Backup

- It is possible to have both Flood and Sewer Backup in the same home. If flood water enters the basement the COD for the resulting basement damage is Flood. If waste water comes up through a drain on an upper floor, the COD for any resulting damage is Sewer Backup.
- If flood water enters the home and waste water comes up through a drain and the two waters mix, the COD is Flood.

**Seepage** - Water entered the home from below ground sources. There is no accumulation of water such as runoff or surface water from any source surrounding the home.

**Fire** - When recording the *undeclared* incident type of fire, the inspector is required to confirm the fire was disaster caused by viewing the fire report or speaking to the Fire Marshall /Official. There is a required comment with the fire department contact name, phone number, incident report and date of the fire.

- When the fire report is not available, or if the report states the fire was not disaster caused, the inspector will not record any damage from fire.
- The comment will include the contact information of the person they spoke to.

## **REAL PROPERTY / STRUCTURAL DAMAGE FOR RENTERS**

If a renter's home is uninhabitable **at the time of the inspection** the inspector will select a broad category of damage: Moderate Damage, Major Damage, or Destroyed Renter. When there is no damage impacting habitability the inspector will select No Damage/Minor Damage. If there were damages impacting habitability that have since been repaired the inspector will select Repairs Made.

## **REAL PROPERTY / STRUCTURAL DAMAGE FOR OWNERS**

The inspector is required to record all real property damage to the entire home, access, and supporting systems, such as wells and septic, as it existed **immediately following the disaster**.

- Only disaster caused damage is recorded.
- Any damage conditions not caused by the current disaster will not be recorded. There are some exceptions below:

**Condominiums / Cooperatives** - A condominium or cooperative is a unit owned by an applicant that is typically within a multi-unit structure such as an apartment building or town house complex.

- The condominium association normally has responsibility for structural items such as the roof, windows, exterior doors, and furnaces or water heaters located on the exterior or in shared common areas.
- The inspector is required to record damage from the drywall in, such as drywall, floor covering, cabinets, and furnaces or water heaters located on the interior of the applicant's unit.

**Garages and outbuildings** - Damage to garages and outbuildings/sheds will not be addressed unless it affects the habitability of the home. The debris remove line item is used to remove components presenting a hazard or affecting access.

- Damage to an attached garage is only recorded when it affects the integrity of the home. Damaged roof framing, electrical, and plumbing components should be addressed, whereas damaged drywall and insulation should only be addressed in adjoining living area walls and ceilings.
- Damage to an unattached garage or outbuilding is only recorded if the building contains necessary and functional appliances or mechanical units such as water heater, furnace, main electrical panel, washer and dryer.

**Basements** - A basement is an enclosed area of the home where any portion of the exterior wall or concrete floor is below grade. Split level homes are excluded from the definition of a basement. When the cause of damage is flood, sewer backup, or ground saturation/seepage, there are real property limitations for rooms in basements.

- Drywall, floor covering, and interior doors are not recorded in basements unless the room is essential. An occupied bedroom in the basement with no vacant bedrooms located on any floor above the basement is considered essential. A living room, kitchen, or bathroom located in the basement is considered non-essential if there is a living room, kitchen, or bathroom located on any floor above the basement.
- If an unoccupied bedroom on any floor above the basement can be used instead of the basement bedroom, the basement bedroom is considered non-essential. The foundation, furnace, water heater, main panel, electrical and other structural components will still be recorded for owners as appropriate.
- If there is an essential bedroom in the basement, an associated bathroom in the basement is also addressed as essential with a maximum of one bathroom per basement.
- The debris remove line item is used to remove hazards such as damaged cabinets, interior doors, drywall, and floor coverings. A maximum of five cubic yards of debris remove will be recorded unless conditions exist requiring the removal of additional mud deposits.
- The line item "Remove Fixture/Cap Drain" is used to address non-essential plumbing fixtures.
- All rooms in below ground level condominiums and garden apartments are considered essential.

**Income Producing Property** - The inspector will not record damage to segregated areas of the home used to generate income for an applicant. These areas of the home are normally self-contained or separated by a locking entrance. Damage affecting the integrity of the applicant's portion of the home will still be recorded. The inspector will not record a furnace or water heater that is used solely to support the tenant-occupied unit.

**Not Owned by Applicant** - The inspector will not record damage to items the applicant does not own. In situations where a furnace or water heater is owned by the utility company, these units will not be recorded in line items. In some cases an applicant owns their home but does not own the land. The inspector will not record damage to a road or bridge, septic system, or well that is not the responsibility of the applicant. A comment is required explaining the item is owned by another party.

**Non-Essential Cabinets** - The inspector will not record damage to cabinets located in rooms other than the kitchen or bathroom. The debris removal line item will be used to remove the hazard.

## **REAL PROPERTY SPECIAL CONSIDERATIONS**

**Heating** – The inspector will record all damaged heat sources for the dwelling regardless of sole or primary source. If the sole source of heat for the dwelling is a space heater the inspector will use the "heater, portable, replace" line item.

**Roads and Bridges** - Damage to a privately owned road or bridge is only recorded when it is the sole access route and is rendered impassable. The inspector will only record damage to the extent needed to provide drivable access, not necessarily to the pre-disaster condition. For multi-family road and bridge damage a comment is required to identify if the applicant is a member of a Homeowner's Association as well as the names and registration numbers of other affected applicant(s) if available.

Damage is recorded only to the extent needed to restore access to a maximum width of 10 feet for roads for a single family dwelling and 15 feet for multifamily roads or to the pre-disaster width, whichever is less. Bridges will be repaired to a maximum width of 10 feet. If some bridge components are not damaged and can be reused, the inspector will use lump sums to address the damage.

**Boats** - The inspector will record line items to restore the boat to a habitable state, not necessarily to return the boat to seaworthiness. Destroyed boats are addressed with the "Residence Rebuild" line item. When it is confirmed a boat sank, the inspector will record a service call and address the habitability determination as "Yes". There is a required comment with the Harbor Master or local official's name and phone number confirming the boat sank due to the disaster.

**Destroyed** - The inspector will record the home as destroyed when the home is damaged to the extent that all structural components such as the foundation, floor, walls and roof are compromised. The line item Residence Rebuild; Mobile Home Replace; or Travel Trailer Replace will be used.

- The inspector will record damaged components outside of the footprint of the destroyed home. Items associated with wells, septic systems, roads and bridges, power poles, retaining walls, debris or trees affecting access, and travel trailer foundation line items will be recorded.
- A condemnation notice does not necessarily indicate the home is destroyed per FEMA standards.

## **PERSONAL PROPERTY**

The inspector will record personal property as it existed *immediately following the event*. If the personal property was removed prior to the inspection, the inspector will question the applicant and use the supporting damage or recent repairs to substantiate the applicant's claim. When the inspector is unable to see the damaged item but evidence supports the claim the disaster caused the loss, the inspector will record the appropriate level of damage. If the inspector is unable to see the damaged room furnishings or appliance and the evidence does not support the claim, the inspector will record the item as not affected.

- Living rooms, bedrooms, bathrooms and kitchens are recorded as they are furnished along with the level of damage.
- Any room furnished as a bedroom will be recorded as a bedroom regardless of whether it was occupied or unoccupied. Items typically included in a furnished bedroom are a bed, dresser, nightstand, lamp and bedding. If a room does not contain bedroom furnishings the inspector will use another designation such as an office room or utility room.
- Any room furnished with standard living room furnishings will be recorded as a living room. Items included in a furnished living room are a couch, chair, coffee table, lamps. Living rooms may also be called dens, family rooms, rec rooms, etc. It is entirely acceptable to have multiple living rooms in the home if there are multiple rooms furnished as living rooms.
- The bathroom furnishings include personal hygiene items, linens, shower curtain and rod.
- The kitchen furnishings include pots and pans, dishes, silverware, and small appliances.
- Furnishings minimally affected by the disaster are expected to be cleaned by an applicant. The inspector will record these items as not affected. Furnishings requiring more extensive or professional cleaning will be recorded as damaged.
- At times appliances may be impacted by a minimal water level or a power surge. The inspector is required to test appliances the applicant claims as damaged when there is no visible evidence of damage. A comment is required.
- If it is clear the electrical components of an appliance have been inundated or it has sustained major physical damage it does not need to be tested. The inspector will record it as either "repair" or "replace".
- When the inspector is unable to test an appliance with no visible evidence of damage the item will be recorded as not affected. A comment is required.
- If an applicant is a Renter, any landlord supplied appliances and furnishings will be recorded as "Landlord Owned". If the applicant owns the same appliance supplied by the landlord and has access to the landlord supplied appliance the inspector will not record the applicant's appliance.
- The inspector will not record infant personal property when there is not an essential need in the household.
- The inspector will not record stored personal property during an initial inspection.

## **PERSONAL PROPERTY SPECIAL CONSIDERATIONS**

**Applicants Residing in the Same Home** - Renters have a commercial relationship with an owner or head of household. Applicants without a commercial relationship with the owner or head of household are household members.

- **Owner's Inspection:** The inspector will record rooms solely occupied by the renter as "Boarder Occupied". The inspector will not record personal property or transportation owned by the renter.
- **Renter's Inspection:** The inspector will record all rooms occupied by the renter as they are furnished and the personal property that they own. Rooms solely occupied by the owner and the owner's personal property will have the damage level of "Landlord Owned".
- **Multiple Renters' Inspection:** When two or more renters share the same home, the inspector will record all rooms claimed by the applicant. Rooms solely occupied by the other renter will be recorded per their function with the damage level "Landlord Owned".
- **Household Member's Inspection:** For applicants who do not have a commercial relationship with the head of household (Owner or Renter) and apply separately, the inspector will record damage to the home in the same manner as renters addressing their claimed room and appliance damage.

**Miscellaneous vs. Personal Property Items** - Items owned prior to the event will be recorded in the personal property section. Items purchased in response to the event will be recorded in the miscellaneous purchase section. Items may not be recorded as a Miscellaneous Purchase when a like-kind item is also being repaired or replaced in the Appliances/Personal Property section.

## **UNMET NEEDS / LOSSES AND EXPENSES**

The inspector is required to ask about disaster caused unmet needs. **Medical, dental, and funeral** expenses will be recorded. **Moving and storage** expenses will only be recorded when the applicant states the expenses were incurred post disaster.

**Clothing** - The inspector is required to record the disaster caused clothing need of the applicant and household members. Clothing will only be recorded when destroyed, physically gone, or when exposed to contaminants such as chemicals or sewer backup. FEMA expects applicants to clean clothing soaked by wind driven rain, seepage, or flood waters. Stored clothing will not be recorded.

**Transportation** - The inspector will confirm if all household vehicles were made un-drivable due to the disaster. If so, the inspector will confirm if any vehicles have comprehensive insurance. The inspector will record all vehicles for the household if it is determined the applicant does not have a drivable vehicle, and does not have comprehensive insurance coverage for their damaged/un-drivable vehicle.

**Essential Tools** - The inspector is required to ask about essential tools damaged by the disaster. Essential Tools include school books and supplies, computers, uniforms, and specialized/protective clothing required for employment but not supplied by the employer. Essential tools will only be recorded if the applicant is financially responsible for the items and the items are required to maintain employment or stay enrolled in school.

**Miscellaneous Purchases** - The inspector is required to ask about miscellaneous purchases. This includes items such as a chainsaw purchased, rented or leased after the start of the incident period to gain access and/or remove hazards to the home. The eligibility timeframe for miscellaneous purchases starts with the first day of the incident and extends for 30 days. The generator eligibility timeframe is an exception.

**Generators as Miscellaneous Purchases** - The inspector is required to record generators purchased in response to the disaster only if the applicant states they purchased the generator to power medically-required equipment. The generator should only be recorded if the item was purchased before the power was restored. The eligibility dates for generators as miscellaneous purchases start with the Governors Declaration of a State of Emergency and continue through the end of the incident period or the date power was restored to the home, whichever occurs first.

## **HOME INFORMATION**

**Essential Utilities Out** - The inspector is required to verify and record the status of essential **public** utility service. Public utilities include electricity, gas, water, and sewer provided by municipalities, subdivisions, or mobile home parks. This determination reflects the status of utilities **at the time of inspection**. If essential utilities were out but have been restored prior to the inspection, the correct designation is "No". This status is not used for utility systems owned by the applicant such as a well or septic system. If the only concern is the public utility outage, Habitability Repairs Required will be "No"

**Current Location** - The inspector is required to confirm the applicant's current location.

**Habitability Compromised** – Also known as Habitability Repairs Required. The habitability determination is based on the disaster caused damage to the structure or supporting systems. It is reasonable to expect applicants or their landlords to make some repairs of a minor nature without federal assistance. If the inspector indicates minimal disaster caused repairs are necessary, the habitability determination status will be "No".

- The habitability determination for owners is based on real property damage as it existed **immediately following the event**. A "Yes" answer indicates the home was not safe, sanitary and functional immediately following the event.
- The habitability determination for renters is based on the damage that has not been repaired **at the time of the inspection**. A "Yes" answer indicates the home was not safe, sanitary and functional at the time of the inspection. If a renter's home was uninhabitable at the time of the event, but repairs have been made and the home is now habitable, the inspector will address habitability as "No" and will select Repairs Made.

### **Habitability Special Conditions**

**Forced To Relocate** - At times a renter may be displaced to allow a landlord to occupy the home. The inspector is required to verify with the landlord that the applicant was forced to relocate due to the disaster. When confirmed, the habitability determination will be "Yes". The inspector will include the landlord's name and phone number in a comment. If all habitability repairs have been made, but the applicant claims they have been forced to relocate, the inspector will address habitability determination as "No". Forced To Relocate will also be used for a condo owner when there is damage to real property items such as the roof or heating system located in a shared area. Mandatory/Voluntary evacuations are not considered forced to relocate situations.

**Immediate Threat or Tagged Home** - The inspector will address habitability determination as "Yes" when there is an impending event such as a mudslide in progress or a power line across the front porch. The habitability determination is also "Yes" when the home has been tagged by the local building department as unsafe to occupy due to the disaster.

**Will Relocate** - The inspector is required to ask the applicant "Have you moved, or are you going to move while repairs are being made?" when the status is "Yes" for Utilities Out, habitability determination, or Inaccessible.

### **OTHER INSPECTION TYPES**

**Inaccessible** - The inaccessible status will be indicated when the inspector determines there is no access to the damaged home using traditional or alternate routes. This determination reflects the access status **at the time of inspection**. Common causes of inaccessibility are standing water, road closures, or damage to *public* roads or bridges. The inaccessible status is not used for *private* road or bridge damage that is the applicant's responsibility to repair.

**No Contact** - The inspector is required to make a minimum of three attempts to contact an applicant. The attempts must be made over three different days at different times of day. Attempts must also include a site visit to post a note at the home. A comment is required with the dates and times of each contact attempt. After 3 contact attempts, the inspection will be returned to the No Contact queue. In addition to these contact attempts, the contractor is required to make additional attempts including mailing a letter to the applicant or electronic notification. After fourteen days the inspection is returned to FEMA as No Contact.

**Withdrawn** - When the applicant does not want to have an inspection or cannot meet in a timely manner, the inspector is required to explain the IA program to the applicant and return the inspection as Withdrawn. The withdrawn inspection status is also used in situations where the inspector initially made contact but is unable to re-establish contact after at least three attempts following the successful contact. A comment is required with the reason for withdrawing.

**Missed 2 Appointments** - When an applicant has missed two scheduled appointments, the inspector will return the inspection as Missed 2 appointments. A comment is required with the dates and times of the missed appointments.

**Incomplete Inspections** - In certain situations inspectors are unable to perform a complete inspection. There may be standing water in a basement or access to all rooms may be obstructed by disaster caused hazards. The inspector will meet with an applicant at the home to verify and record as much information and damage as possible.

When disaster caused conditions do not allow the inspector access to the interior of a home, an exterior-only inspection will be performed. Exterior damage will be recorded. Real and personal property damage that can be visually verified through windows and doors or confirmed to be damaged will also be recorded. If the cause of damage is Flood, the high water mark on the exterior of the structure will be used to address interior real property damage. Personal property that is undamaged or cannot be verified will be recorded as not affected. A comment is required.

**Appeal Inspections** - The inspector is required to perform a full and complete inspection. The inspector will confirm occupancy, when appropriate ownership and real property, and personal property that was addressed or omitted on the initial inspection.

- There is a required comment concerning the appealed items.
- Service calls will not be used.
- Condo Appeals - Applicants are required to submit condo by-laws with their appeal to confirm they are responsible for items not within the "drywall in" limitation. Specific instructions will be included in the appeal request for condominium/co-op appeals.