IHP HABITABILITY DOCUMENT 4/04/07

Quote from CFR 44 - Although numerous instances of minor damage may cause some inconvenience to the applicant, the determining eligibility factor must be the livability of the primary residence. FEMA has also determined that it is reasonable to expect applicants or their landlords to make some repairs of a minor nature.

Definition of Habitability
A habitable home is safe, sanitary, functional, and presents no disaster-related hazards to the occupants. Safe is defined as (1) exterior is structurally sound to include windows, doors, and roof (2) functioning electricity, gas, heat, plumbing, etc. (3) Interior is structurally sound to include floors, walls, ceiling (4) Access and egress are possible (5) Septic and sewage are functioning properly (6) Wells are functioning. Sanitary is defined as free of disaster-related health hazards. Functional is defined as capable of operating for its intended purpose.

The Overall Habitability Determination
The inspector makes a determination of habitability based on damages to essential construction components and/or safety or sanitary conditions of the dwelling. If disaster related damages affect the safe or sanitary occupation of the dwelling, the inspector will record the dwelling as “Habitability Repairs Required = YES”. If damages to the dwelling do not affect safe and sanitary occupation, the inspector will record the dwelling as “Habitability Repairs Required = NO”.

Repair Scope of Work
FEMA’s scope of work for repairs includes items necessary to return the dwelling to a safe, sanitary and functional condition. [b] (7)(E) within the scope of work are recorded as repair line items for owners (see basement and deferred maintenance exceptions) as they appeared immediately following the event, and for Renters as they appear at the time of the inspection.

Examples of specific damages on their own may not impact overall habitability
Basement Flooding

When the cause of damage is flood, sewer backup or ground saturation/seepage, do not record interior doors, floor covering replacement, sheetrock or paint in a basement, except in rooms that are required for the occupation of the dwelling; this includes occupied bedrooms, a bathroom required for the occupied bedroom, or if the sole kitchen or living room are located in the basement. The foundation, furnace, water heater, main panel, and other basement components will still be within the repair scope of work.

Overall Habitability Determination Examples