

**Federal Emergency Management Agency  
Virginia National Processing Services Center  
Winchester, Virginia 22603**



**FEMA**

## **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".

The overall habitability call from the inspection will be the main screening factor for eligibility for housing assistance. The overall habitability determination will be made for owners based on the damage, as it existed immediately following the event. For renters, it will be based on the time of the inspection. These damages will be recorded as repair line items.

### **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. All real property disaster-related damages 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**

- 1) **Access and Debris** – 1 cubic yard of debris removal, or minimal Clean & Sanitize.
- 2) **Floors, Walls, and Ceilings** – Floor Covering Replace, Floor Overlay, Floor Sand and Refinish, Floor Hardwood Replace, Paint, and Sheetrock Finish.  
*Note: Sheetrock that needs replacement or is merely stained but does not present a health or safety issue would not result in an uninhabitable determination.*
- 3) **Foundation and Masonry** – Minimal Jack and Re-level, Chimney Cap Replace, and Tuck Point provided the crack does not allow water to infiltrate the dwelling.
- 4) **General** – Cabinet Reinstall, Cabinet Base Replace, Cabinet Vanity Replace, Cabinet Wall Replace, Rain Gutter Replace, and Down Spout Replace.
- 5) **Mobile Home** – Skirting Replace, minimal Relevel.
- 6) **Plumbing** – Drain Lines, Rout & Flush when the only symptom is slow drainage.

**Note:** Some line items will never be used exclusively; Tub Reinstall will always be used in conjunction with other line items such as Sheetrock or Subfloor Replace.

- 7) **Utilities** – Sewer Line Auger when the only symptom is slow drainage (i.e. completely blocked lines would result in a Home Unsafe = YES determination).

**Note:** Outhouse Replace would only be considered if it were the primary facility.

- 8) **Windows and Doors** – Door Trim & Refit, Screens Replace, minimal Window Glass Replace, and Storm Door.

## 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.

If there is a secondary kitchen on the first floor of the damaged dwelling, address all damages in line items. For secondary kitchens located in the basement, use "Debris Remove" (for damaged cabinets, flooring, sheetrock, etc.) to address damaged Real Property that is not to be recorded. This is to address any safety or sanitary hazard.

A basement is defined as an enclosed area of the dwelling where any portion of the exterior wall or concrete floor is below grade.

## Overall Habitability Determination Examples

- 1) The inspector notes that the only damage to the dwelling was a minor stain on the ceiling in a second floor bedroom. There was no roof damage attributable to the storm.

**Determination:**

Habitability Repairs Required = No

**Reason:**

The dwelling is still safe, sanitary and fit to occupy. The minor ceiling stain would not prevent the applicant from living safely in the dwelling. Note: If the ceiling were growing mold and mildew that presented a safety hazard, the inspector could make the determination that the dwelling was uninhabitable.

- 2) The inspector notes that the only damage to the dwelling was 6 inches of runoff into the unfinished basement. Both the furnace and the water heater required repair, and the basement floors and walls need to be cleaned and sanitized.

**Determination:**

Habitability Repairs Required = Yes

**Reason:**

The damages to the water heater and furnace are considered to make the dwelling uninhabitable. Note: By itself, the clean and sanitize in the basement would not necessarily make the dwelling uninhabitable. The inspector would need to determine how much of a sanitation hazard the basement actually presents to the home.

- 3) The inspector notes that several limbs blew off of trees and onto the dwelling, including one large limb that damaged the roof covering, sheathing, and framing. The resulting leak damaged the ceilings of several rooms, and also affected several overhead light fixtures.

**Determination:**

Habitability Repairs Required = Yes

**Reason:**

Both the physical damages to the roof framing and the safety hazard of the damaged light fixtures make the home unsafe to live in.

- 4) The floor of an occupied bedroom is slightly out of level due to a small amount of foundation settling. A minimal amount of "Jack and Relevel" will correct the problem.

**Determination:**

Habitability Repairs Required = No

**Reason:**

The unleveled floor does not make the dwelling unsafe, unsanitary or unfit to occupy.

- 5) A dwelling with an unfinished basement that receives some amount of seepage during the current event and the basement has a history of water infiltration during any heavy rain and there are several watermarks of varying heights present. No previous action has been taken by the owner to rectify the problem or make repairs from the pre-disaster water damage. The furnace and water are elevated and are unaffected.

**Determination:**

Habitability Repairs Required = No

**Reason:**

All damages are pre-existing. Since water infiltration is an ongoing occurrence and all damages present are a result of previous events there are no disaster-related damages to be recorded.