

FEMA Provides for Basic Needs for a Home to be Habitable

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New Jersey survivors whose homes suffered damage from flooding caused by the remnants of Hurricane Ida and are uninsured or underinsured, may be eligible for help from FEMA to restore their homes to a safe, sanitary and functional condition.

FEMA Aid May Be Available

- FEMA assistance is not the same as insurance nor can it make the survivor whole. Federal assistance from FEMA only provides the basic needs for a home to be habitable—including toilets, a roof, critical utilities, windows and doors. Examples of ineligible items may include non-essential cabinets and fences.
- Home damage must be disaster-caused. A home inspection is required in order to calculate and verify the loss. Home repair assistance will be provided based on type of residence and the applicant's responses during the inspection to determine level of damage sustained.
- Safe, sanitary and functional homes meet the following conditions:
 - The exterior is structurally sound, including the doors, roof and windows.
 - The electricity, gas, heat, plumbing, and sewer and septic systems function properly.
 - The interior's habitable areas are structurally sound, including ceiling and floors.
 - The home is capable of operating for its intended purpose.
 - There is safe access to and from the home.
- FEMA calculations to verify loss vary because every applicant's situation is different. Expenses for repairs that exceed the conditions to make a home safe, sanitary and functional are ineligible.

Examples



- Appliances: FEMA may assist in the replacement or repair of disaster-damaged refrigerators and stoves. Non-essential items like dishwashers and home entertainment equipment will not be considered.
- Ceiling and Roof Damage: FEMA may provide financial assistance to repair disaster-caused leaks in a roof that damage ceilings and threaten electrical components like overhead lights. The cost to fix minor stains from roof leaks is not reimbursable.
- Floors: FEMA may provide financial assistance to repair subfloors in occupied parts of the home that were damaged due to the disaster.
- Windows: FEMA may provide financial assistance to repair disaster-related broken windows, but not blinds and drapes.

Determining Livability

- FEMA uses multiple methods to verify habitability, including remote and on-site inspections. The most common type of verification is an on-site inspection.
- FEMA provides specific guidelines that inspectors must follow during the on-site inspection to assess a home's habitability. FEMA inspectors record the damage viewed, along with information provided by the applicant, but they do not determine the applicant's eligibility for disaster assistance.
- A FEMA inspector will visit the home to assess disaster damage to the applicant's residence and personal property—such as furniture, appliances, vehicles and essential equipment for daily household needs.
- The FEMA inspector also may photograph damage to help document disaster-caused losses that render the applicant's residence uninhabitable, unsafe or inaccessible. But FEMA inspectors will not physically inspect areas that are unsafe for them to access. Due to COVID, FEMA inspectors do not enter the home. They conduct exterior inspections only.
- For homeowners, habitability is based on all recorded disaster-caused damage.
- For renters, the habitability determination is based on the disaster-caused damage that has not yet been repaired at the time of the inspection. Renters are not responsible for repairs to the damaged dwelling, so if repairs have been made or are being made, the inspector will note the condition at the time of the inspection.

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