FEMA

RECOVERY POLICY (INTERIM) 9431.2

I. TITLE: **Disaster Assistance for Flood Damaged Basements**

II. DATE: **January 3, 2007**

III. PURPOSE:

Establish the conditions for providing disaster assistance for flood damaged property located in the basement of an applicant's primary residence.

IV. DESCRIPTION:

In disasters where flooding is the primary cause of damage, basements are the most commonly affected area of the home. The National Flood Insurance Program (NFIP), by rule, does not cover any property or losses in a basement, even if the basement was being used as an every day living area (e.g. bedroom). FEMA's Individuals and Households Program (IHP) is intended to provide for serious needs and necessary expenses that cannot be met by insurance, without regard to the location of the damage in a dwelling. This interim policy documents and explains the current conditions for providing this assistance in flood damaged basements.

V. SCOPE AND AUDIENCE:

This interim policy is to be implemented in all disasters declared on or after the publication date (paragraph II), until superseded by the final policy. All personnel are directed to follow this interim policy.

VI. AUTHORITY:

Sections 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5174); and 44CFR 206.110-119

VII. DEFINITIONS:

Basement: Any area of a building where the floor is below ground level on all sides. For the purposes of this interim policy, split level homes, below ground level condominiums, and sunken living areas are excluded from the definition of a basement.

VIII. POLICY:

A. This policy applies in situations where the cause of damage is flood, or, if directly caused by the flood, sewer backup and/or ground saturation/seepage.

B. Financial assistance for flood damaged real property in basements is limited to damaged items that result in unsafe and unsanitary living conditions that affect the habitability of the dwelling. These items include:

1. Damages to (or Inspector-ordered service calls to evaluate) the structural components (i.e., foundation) and critical utilities that support the overall function of the home (i.e. furnace, water heater); AND

2. Damages to the structure's interior (i.e., doors, floor covering); limited to rooms that are required for the occupation of the dwelling (i.e., occupied bedrooms, a bathroom required for the occupied bedroom, a sole kitchen or living room), and no other room in another part of the dwelling meets the need; AND

3. Damages presenting a hazard (i.e. wet/moldy sheetrock or cabinets) in non-essential living areas (removal only).

C. Financial assistance for flood damaged personal property in basements is limited to:

1. Washers and dryers.

2. Essential personal property in rooms required for the occupation of the dwelling, as described in subparagraph B2.

i. For the purposes of this policy, recreational and other common areas of a basement are not considered rooms required for the occupation of the dwelling; AND:

ii. For the purpose of this policy, stored personal property, including clothing, is not considered essential personal property.

IX **ORIGINATING OFFICE:** Recovery Division (Individual Assistance Branch).

X. **SUPERSESSION:** None.

XI. **REVIEW DATE:** One year from the date of publication.

John R. D'Araujo, Jr.
Director of Recovery