



How FEMA Determines Habitability

The Individual Assistance Program and Policy Guide (IAPPG) references habitability as an eligibility factor for the following types of Individuals and Households Program (IHP) Assistance:

- Lodging Expense Reimbursement.
- Rental Assistance.
- Home Repair Assistance.
- Replacement Assistance.
- Direct Housing Assistance.
- Other Needs Assistance: Moving and Storage Assistance.

FEMA may provide financial assistance, and if necessary, direct assistance “to respond to the disaster-related housing needs of individuals and households who are displaced from their pre-disaster primary residences or whose pre-disaster primary residences are rendered uninhabitable, or with respect to individuals with disabilities, rendered inaccessible or uninhabitable, as a result of damage caused by a major disaster¹.” FEMA may provide assistance when the primary residence has been destroyed, is uninhabitable, or is inaccessible.

Defining Habitability

A habitable home² is one that is safe³, sanitary⁴, functional⁵, and presents no disaster-caused hazards or threats to the occupants.

A FEMA inspection determines if the repair of the component of a home is necessary to ensure the safety or health of the occupant or to make the component or residence functional. When determining habitability and awarding repair assistance, FEMA considers a variety of factors, including but not limited to the following factors⁶:

- (1) The exterior is structurally sound, to include windows, doors, and roof.
- (2) The electricity, gas, heat, plumbing, etc., are functional.
- (3) The interior is structurally sound, to include floors, walls, and ceiling.
- (4) There is safe access to and from the home.
- (5) The septic and sewer systems are functioning properly.
- (6) The water supply or well (if applicable) is functional.

¹ Stafford Act § 408; 42 U.S.C. 5174(b)(1)

² Uninhabitable means the dwelling is not safe, sanitary or fit to occupy. 44 C.F.R. 206.110

³ Safe means secure from disaster-caused hazards or threats to occupants. Individual Assistance Program and Policy Guide Chapter 3.

⁴ Sanitary is defined as free of disaster-caused health hazards. Individual Assistance Program and Policy Guide Chapter 3.

⁵ Functional is defined as capable of being used for its intended purpose. Individual Assistance Program and Policy Guide Chapter 3.

⁶ 44 C.F.R. 206.117(2)(d); Individual Assistance Program and Policy Guide Chapter 3.

While disaster-caused damage may exist, the habitability of the home may not be affected. Although minimal damage may cause some inconvenience, it is expected that individuals or households will address those losses without federal assistance.

Determining Habitability

FEMA utilizes multiple methods to verify habitability, including on-site inspections and use of technology, such as satellite imagery, combined with applicant self-assessments. The most common method of verification is currently an on-site inspection.

On-site Inspection

FEMA provides guidelines that inspectors must follow during the on-site inspection to assess a home's habitability. FEMA inspectors record the damage viewed and information provided by the applicant, but they do not determine the applicant's eligibility for disaster assistance.

During the inspection, the FEMA inspector assesses damage to the disaster-damaged primary residence and personal property such as furniture, appliances, vehicles, and essential equipment for daily household needs. IHP Assistance may be awarded if, during inspection, the inspector determines the damage was caused by the disaster and affects the habitability of the home. The FEMA inspector may also photograph damages to help document disaster-caused losses that render the applicant's residence uninhabitable, unsafe, or inaccessible; however, FEMA inspectors will not physically inspect areas it is unsafe for them to access.

For homeowners, inspectors determine habitability based on all 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, the inspector will note that the home is habitable.

For additional information, please refer to the [Individual Assistance Program and Policy Guide](#)

FEMA's Mission: Helping people before, during, and after disasters.

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