



FEMA

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# Fact Sheet

## Safe, Sanitary and Functional Homes

Alaska applicants, who qualify for federal assistance, are eligible to receive support for uninsured or underinsured items that are necessary to restore their homes to a safe, sanitary and functional condition.

- 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 septic systems function properly.
  - The interior's inhabited areas are structurally sound, including the ceiling and floors.
  - The home is capable of operating for its intended purpose.
  - There is safe access to and from the home.

## *Disaster Caused Home Damage and On-site Inspections*

- A FEMA home inspection is required to record damage that falls within the parameters of safe, sanitary and functional.
- A FEMA inspector will visit the damaged home to record disaster-caused damage to the applicant's pre-disaster residence and personal property, such as furniture, appliances, vehicles and essential equipment for daily household needs. FEMA provides specific guidelines that inspectors must follow.
- 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.
- The FEMA inspector may also photograph damage to help document disaster-caused losses that render the applicant's residence uninhabitable, unsafe or inaccessible. However, FEMA inspectors may not see all damage, either because they cannot physically inspect areas that are unsafe for them to access such as attics and crawl space, or the damage is not visible (e.g., covered by snow.)
- 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.

- FEMA verified loss determinations vary because every applicant's situation is different. Expenses for repairs that exceed the minimal repairs needed to make a home safe, sanitary and functional are ineligible.
- Home damage must be disaster caused, but in some cases the damage may not affect the ability to live safely in the home. While many applicants have experienced damage to the foundation of their homes, the damage may not prevent occupants from living in the home.
- FEMA's statutory authority only allows funding to help make occupied spaces of a home safe, sanitary and functional.
- Additional resources, beyond insurance and FEMA, such as the SBA, the State of Alaska and voluntary organizations, may be able to help applicants bring their homes to pre-disaster condition. Although other damage, not determined to be causing the home to be uninhabitable, may be significant, it is expected that individuals or landlords will address those repairs through other resources.

### *FEMA Assistance*

- FEMA assistance is not the same as insurance. Assistance only provides the basic needs for a home to be habitable—including a toilet, roof, critical utilities, windows and doors. Examples of ineligible items may include non-essential cabinets and garage doors.

### *Examples*

- **Appliances:** FEMA may assist in the replacement or repair of disaster-damaged furnaces and hot water heaters. Non-essential items like dishwashers and home entertainment equipment will not be covered.
- **Ceiling and Roof Damage:** FEMA may assist 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.
- **Foundations:** FEMA may assist with re-leveling and stabilizing a home for safe occupancy, rental assistance while additional repairs are completed, or funds for a professional to further assess the scope of damage.
- **Floors:** FEMA may assist to repair subfloors in occupied parts of the home that were damaged due to the disaster.
- **Windows:** FEMA may assist with disaster-related broken windows, but not blinds and drapes.
- **Wells, Septic, Private Roads:** FEMA may assist with items not typically covered by insurance such as wells, private septic systems and/or privately-owned access roads.

For additional information, please see the Individuals & Households Program Unified Guidance, which can be found at [fema.gov-ihp-unified-guidance](https://www.fema.gov-ihp-unified-guidance).

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*FEMA's mission is helping people before, during, and after disasters.*

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has faced discrimination, call FEMA toll-free at 800-621-3362 (FEMA), voice/VP/711. Multilingual operators are available. TTY users may call 800-462-7585.*

*The U.S. Small Business Administration is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private nonprofit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center at 800-659-2955. TTY users may also call 800-877-8339. Applicants may also email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov) or visit SBA at [www.SBA.gov/disaster](http://www.SBA.gov/disaster).*