



**INSPECTION GUIDELINES**  
**DR-4473-PR**  
**Effective April 13, 2020**

**Government Task Monitors - Marty Burner / Ricardo Carrasquillo**  
**Incident Type - Earthquakes**  
**Incident Period - December 28, 2019 through February 4, 2020**  
**Presidential Declared Date - January 16, 2020**  
**Governors Declaration of State of Emergency - January 7, 2020**

**REMOTE INSPECTIONS – INTERVIEW PROCESS:**

The remote inspection process requires experienced inspectors to interview applicants using the inspection software as well as the procedures and guidelines that govern the inspection process. Inspectors make phone contact with the applicant and follow the standard protocol they use on field inspections. They begin by verbally confirming the applicant's name and contact information and proceeding to follow the prompts in the inspection software to address household members, number of bedrooms occupied, utility outages, and unmet needs. The inspector will ask the applicant questions about the type of home they live in, the foundation, and the degree of damage the home sustained from the disaster. The inspector will ask any clarifying questions as they deem necessary from their experience and from the information the applicant provides to arrive at an overall classification of the degree of real property damage to the home. Once the inspector has determined the level of real property damage, personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence.

**SUPPORT TO APPLICANTS**

**Limited English Proficiency (LEP)** - The inspector will accommodate applicants who have limited ability to communicate in English. The primary strategy is to determine if there is anyone in the home 16 years of age or older who can assist as a translator. A secondary strategy is to ask the applicant if they have a friend or another person 16 years of age or older who can participate in the inspection interview and provide translation assistance. If neither of these two options is possible, alternative methods may include language translation call services, or returning the inspection for reassignment to a compatible speaking inspector.

**Other Forms of Communication** - The inspector is required to accommodate any special need an applicant has in order to communicate during the inspection process. Accommodations may include assistive technology including computers and text messaging.

**Immediate Needs** - If the inspector encounters an applicant with an immediate need impacting their safety or welfare, it will be reported to the Field Supervisor for referral to FEMA. The inspector will provide a description of the need and include the applicant's name, address, and registration number.

**Standard of Conduct / Conflict of Interest** - Inspectors, employed by or under contract to FEMA to perform Individual Assistance inspections, shall not be part of any trade or financial transactions involving the purchase or sale of any real or personal property belonging to an applicant or household member who is assigned for inspection or being inspected by the designated inspector. The inspector shall not conduct an inspection on a family member, friends, or business associates home where a conflict of interest may arise. When there is a conflict of interest with the applicant the inspector will return the inspection to the host for reassignment to another inspector.

## **APPLICANT INFORMATION**

The inspector is required to verify the applicant's name, damaged home address, county, current mailing address, lot or apartment number if applicable, and phone numbers. The inspector will make any updates to the applicant's information. The inspector will not make complete Registrant name changes from one individual to another.

**Designated Area** - The inspector is required to verify the applicant resides in a designated area. If the area is undesignated, the inspection will be returned as complete. The applicant will be advised to contact their local emergency management agency in case the area is designated at a later date.

**Primary Residence** - The inspector is required to ask every applicant if the home is their primary residence where they reside more than six months a year.

- If the applicant states the home is not their primary residence the inspector is required to ask if they have another home in the designated area that was damaged. If so, the inspector will correct the address and perform a complete inspection of the applicant's primary residence.
- If the applicant states the home is not their primary residence and does not have a home in the designated area, the inspector will return the inspection with occupancy status Not Primary Residence (NPR). Examples of NPRs include rental property, a secondary home, or commercial property. The inspector is still required to ask the applicant about unmet needs and transportation.

**Incident Period** - The inspector is required to ask the applicant if the damage occurred in the incident period.

- Only damage that occurred within the incident period will be recorded.
- If all damage occurred outside of the incident period, the inspection will be returned as complete.

**Household Composition** - Defined as the number of household members who resided in the home at the time of the event. The household composition and number of bedrooms occupied includes joint-custody children and college students away from the home and expected to return on session breaks. It does not include boarders, renters, or live-in landlords who have a commercial relationship with the applicant.

**Occupants** - The inspector is required to review occupant information. Information to be reviewed includes names of all of the people, including children, who lived in the home at the time of the event, age, and relationship status. Boarders, renters, and live-in landlords are included in the occupants section.

**Bedrooms Occupied** - The inspector is required to confirm the number of bedrooms occupied at the time of the event. The number of bedrooms occupied will identify only those rooms occupied by the applicant and the members of the household. The count does not include boarders, renters or live-in landlords.

## **OCCUPANCY AND OWNERSHIP VERIFICATION**

For the majority of CONUS located dwellings, FEMA will have verified occupancy and when applicable ownership prior to the inspection being issued. When not confirmed by FEMA, inspectors are not required to make attempts to verify. In such instances, the inspector will address Occupancy and/or Ownership as Not Verified.

### **Occupancy**

- The inspector is not required to prove "Intent to Occupy". For example, if the applicant lived elsewhere at the time of the disaster while the home was under construction or if the home was

recently purchased, the inspector will complete the inspection and record occupancy as “Not Verified”. A comment is required about the impending occupancy.

### **Ownership**

- Ownership status can only be changed from owner to renter if the applicant states they are a renter. A comment is required.
- The inspector will change the applicant from a renter to an owner if the applicant registered as a renter but claims they are an owner at the time of the inspection. A comment is required.
- If the applicant claims they are the owner and FEMA has not verified ownership prior to the inspection being issued, the inspector will select “not verified” for ownership and perform a complete inspection.

**Insurance Coverage** - The inspector is required to ask every applicant if they have insurance. All additional insurance types will be added if not already listed.

### **HOME INFORMATION**

**Residence Type** - Standard residence types include single family/duplex, mobile home, travel trailer, apartment, condo, townhouse, boat, and “other”. Additional less commonly used residence types include College Dormitories, Assisted Living Facilities, Military Housing, and Correctional Facilities. The inspector will address relocation as “No” because applicants residing in these types of homes typically have their housing needs met by the institution and do not incur costs to relocate.

**Residence Size** – The inspector will record the residence size as 100 square feet.

**Water level** - The high water mark is recorded on the highest floor where it was located.

**Foundation** - Foundation types include basement, crawlspace, slab, and “other”. A basement is an enclosed area of the home where any portion of the exterior wall or concrete floor is below grade. Split level homes are excluded from the definition of a basement.

### **CAUSE OF DAMAGE (COD)**

**Flood** — The partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source. Flood must be rising water from overflowing water sources. It is generally a temporary condition. Flood is used when landslide, mudflow, or seepage is triggered by inundation or runoff.

### **REAL PROPERTY / STRUCTURAL DAMAGE**

The inspector will record the SINGLE greatest damage level for each reported COD. When a dwelling contains a basement and flooding rose to the first floor, inundating the basement, the inspector will record both a basement damage level and a dwelling damage level. The inspector will separately address damages outside the footprint of the dwelling (wells, septic systems, road/bridges, HVAC, ADA ramps) as necessary. For renters, the inspector will use the appropriate Renter Real Property damage level, when confirmed.

- A renter’s home is assessed as it exists **at the time of the inspection**. When there is no damage impacting habitability the inspector will select No Damage/Minor Damage. If there were damages impacting habitability that have since been repaired the inspector will select Repairs Made.
- An owner’s home is assessed as it existed **immediately following the disaster**.
- Only disaster caused damage is recorded.
- Any damage conditions not caused by the current disaster will not be assessed.

## **REAL PROPERTY SPECIAL CONSIDERATIONS**

**Roads and Bridges** - Damage to a privately owned road or bridge is only recorded when it is the sole access route and is rendered impassable. The inspector will record the SF Service Call when there are damages to the applicant's driveway or personally owned road requiring repairs or debris removal to make it passable.

**Boats** - The inspector will record the appropriate damage level to the boat.

## **PERSONAL PROPERTY**

The inspector will assess personal property as it existed *immediately following the event*. Personal property room furnishings and appliances are addressed using the context of the real property damage as the evidence or lack of evidence. If the real property damages do not support the claim, the inspector will record the item as not affected.

- Living rooms, bedrooms, bathrooms and kitchens are recorded as they are furnished along with the level of damage.
- Any room furnished as a bedroom will be recorded as a bedroom regardless of whether it was occupied or unoccupied. Items typically included in a furnished bedroom are a bed, dresser, nightstand, lamp and bedding. If a room does not contain bedroom furnishings the inspector will use another designation such as an office room or utility room.
- Any room furnished with standard living room furnishings will be recorded as a living room. Items included in a furnished living room are a couch, chair, coffee table, lamps. Living rooms may also be called dens, family rooms, rec rooms, etc. It is entirely acceptable to have multiple living rooms in the home if there are multiple rooms furnished as living rooms.
- The bathroom furnishings include personal hygiene items, linens, shower curtain and rod.
- The kitchen furnishings include pots and pans, dishes, silverware, and small appliances.
- Furnishings minimally affected by the disaster are expected to be cleaned by an applicant. The inspector will record these items as not affected. Furnishings requiring more extensive or professional cleaning will be recorded as damaged.
- If it is clear the electrical components of an appliance have been inundated or it has sustained major physical damage, the inspector will record it as either "repair" or "replace".
- If an applicant is a Renter, any landlord supplied appliances and furnishings will be recorded as "Landlord Owned". If the applicant owns the same appliance supplied by the landlord and has access to the landlord supplied appliance the inspector will not record the applicant's appliance.
- The inspector will not record infant personal property when there is not an essential need in the household.
- The inspector will not record stored personal property during an initial inspection.

## **PERSONAL PROPERTY SPECIAL CONSIDERATIONS**

**Applicants Residing in the Same Home** - Renters have a commercial relationship with an owner or head of household. Applicants without a commercial relationship with the owner or head of household are household members.

- **Owner's Inspection:** The inspector will record rooms solely occupied by the renter as "Boarder Occupied". The inspector will not record personal property or transportation owned by the renter.
- **Renter's Inspection:** The inspector will record all rooms occupied by the renter as they are furnished and the personal property that they own. Rooms solely occupied by the owner and the owner's personal property will have the damage level of "Landlord Owned".
- **Multiple Renters' Inspection:** When two or more renters share the same home, the inspector will record all rooms claimed by the applicant. Rooms solely occupied by the other renter will be recorded per their function with the damage level "Landlord Owned".

- Household Member's Inspection: For applicants who do not have a commercial relationship with the head of household (Owner or Renter) and apply separately, the inspector will record damage to the home in the same manner as renters addressing their claimed room and appliance damage.

**Miscellaneous vs. Personal Property Items** - Items owned prior to the event will be recorded in the personal property section. Items purchased in response to the event will not be recorded in the miscellaneous purchase section and the applicant will be referred to the FEMA Helpline.

## **UNMET NEEDS / LOSSES AND EXPENSES**

The inspector is required to ask about disaster caused unmet needs. **Medical, dental, and funeral** expenses will be recorded. **Moving and storage** expenses will only be recorded when the applicant states the expenses were incurred post disaster.

**Clothing** - The inspector is required to record the disaster caused clothing need of the applicant and household members. Clothing will only be recorded when destroyed, physically gone, or when exposed to contaminants such as chemicals or sewer backup. FEMA expects applicants to clean clothing soaked by wind driven rain, seepage, or flood waters. Stored clothing will not be recorded.

**Transportation** - The inspector will confirm if all household vehicles were made un-drivable due to the disaster. If so, the inspector will inquire if any vehicles have comprehensive insurance, but will not ask to view insurance if the applicant states they have coverage. The inspector will record all vehicles for the household if it is determined the applicant does not have a drivable vehicle, and does not have comprehensive insurance coverage for their damaged/un-drivable vehicle. In these instances the inspector will select the damage level of Not Available/Not Verified for all vehicles.

**Essential Tools** - The inspector is required to ask about essential tools damaged by the disaster. Essential Tools include school books and supplies, computers, uniforms, and specialized/protective clothing required for employment but not supplied by the employer. Essential tools will only be recorded if the applicant is financially responsible for the items and the items are required to maintain employment or stay enrolled in school.

**Miscellaneous Purchases** - The inspector is required to ask about miscellaneous purchases. This includes items such as a chainsaw purchased, rented or leased after the start of the incident period to gain access and/or remove hazards to the home. The eligibility timeframe for miscellaneous purchases starts with the first day of the incident and extends for 30 days. The generator eligibility timeframe is an exception. Miscellaneous Purchase items will not be recorded. However, if the applicant indicates potentially eligible Miscellaneous Purchase items, the inspector will direct them to contact FEMA Helpline for further instructions on document submission.

**Generators as Miscellaneous Purchases** - Generators purchased in response to the disaster are only considered if the applicant states they purchased the generator to power medically-required equipment AND it was purchased before the power was restored. The eligibility dates for generators as miscellaneous purchases start with the Governors Declaration of a State of Emergency and continue through the end of the incident period or the date power was restored to the home, whichever occurs first. As with other Miscellaneous Purchase items, Miscellaneous Purchase Generators will not be recorded but the applicant should be referred to the FEMA Helpline for further instructions.

## **HOME INFORMATION**

**Essential Utilities Out** - The inspector is required to verify and record the status of essential **public** utility service. Public utilities include electricity, gas, water, and sewer provided by municipalities, subdivisions, or mobile home parks. This determination reflects the status of utilities **at the time of inspection**. If essential utilities were out but have been restored prior to the inspection, the correct designation is "No". This status is not used for utility systems owned by the applicant such as a well or septic system. If the only concern is the public utility outage, Habitability Repairs Required will be "No"

**Current Location** - The inspector is required to confirm the applicant's current location.

**Habitability Compromised** – Also known as Habitability Repairs Required. The habitability determination is based on the disaster caused damage to the structure or supporting systems. It is reasonable to expect applicants or their landlords to make some repairs of a minor nature without federal assistance. If the inspector indicates minimal disaster caused repairs are necessary, the habitability determination will be “No”.

When a real property line item is recorded the habitability determination will be “Yes”.

- The habitability determination for owners is based on real property damage as it existed **immediately following the event**. A “Yes” answer indicates the home was not safe, sanitary and functional immediately following the event.
- The habitability determination for renters is based on the damage that has not been repaired **at the time of the inspection**. A “Yes” answer indicates the home was not safe, sanitary and functional at the time of the inspection. If a renter's home was uninhabitable at the time of the event, but repairs have been made and the home is now habitable, the inspector will address the habitability determination as “No” and will select Repairs Made.

### **Habitability Special Conditions**

**Forced To Relocate** - At times a renter may be displaced to allow a landlord to occupy the home. The inspector is required to verify with the landlord that the applicant was forced to relocate due to the disaster. When confirmed, the habitability determination will be “Yes”. The inspector will include the landlord's name and phone number in a comment. Forced To Relocate will also be used for a condo owner when there is damage to real property items such as the roof or heating system located in a shared area. Mandatory/Voluntary evacuations are not considered forced to relocate situations.

**Immediate Threat or Tagged Home** - The inspector will address habitability determination as “Yes” when there is an impending event such as a mudslide in progress or a power line across the front porch. The habitability determination is also “Yes” when the home has been tagged by the local building department as unsafe to occupy due to the disaster.

**Will Relocate** - The inspector is required to ask the applicant “Have you moved, or are you going to move while repairs are being made?” when the status is “Yes” for Utilities Out, habitability determination, or Inaccessible.

### **OTHER INSPECTION TYPES**

**Inaccessible** - The inaccessible status will be indicated when the inspector determines there is no access to the damaged home using traditional or alternate routes. This determination reflects the access status **at the time of inspection**. Common causes of inaccessibility are standing water, road closures, or damage to *public* roads or bridges. The inaccessible status is not used for *private* road or bridge damage that is the applicant's responsibility to repair.

**No Contact** - The inspector is required to make a minimum of three contact attempts for a period of 7 days prior to returning the inspection as a “No Contact”. Call and or text contact attempts must be made over three different days and different times of day. A comment is required with the dates and times of each contact attempt. After the 7th day of the inspection being issued to the inspector and all attempts to contact the survivor are unsuccessful, the inspection may then be returned as “No Contact” to FEMA.

**Withdrawn** - When the applicant does not want to have an inspection or cannot comply with assessment in a timely manner, the inspector is required to explain that the applicant can contact the Helpline if their situation changes and return the inspection as Withdrawn. The withdrawn inspection status is also used in situations where the inspector initially made contact but is unable to re-

establish contact after at least three attempts following the successful contact. A comment is required with the reason for withdrawing.