

FEMA Assistance for Damaged Basements

FEMA inspections and assistance focuses on the habitability needs of the household.

For Personal Property Assistance:

Essential personal property in rooms required for the occupation of the home (for example, occupied bedrooms, a bathroom, a sole kitchen or living room). These items may include:

- Bed for a primary bedroom.
- The only TV in the house.
- Washer or Dryer owned by the applicant.
- The only couch in the house

FEMA defines a basement as an area of the home with its floor below ground level on all sides.



For Home Repair:

Home Repair Assistance is limited to items that result in living conditions affecting the safety, sanitation and functionality of the home, such as:

- Damage to the structural components (e.g., foundation) of the home
- Damage to critical utilities that support the overall function of the home (e.g., furnace, water heater, electrical panels)
- Damage to the structure's interior (e.g., doors, floor covering), limited to rooms required for the occupancy of the dwelling (e.g., occupied bedrooms, a bathroom, a sole kitchen or living room); and no other room in another part of the dwelling meets that need.
- Damage presenting a hazard (e.g., wet or moldy drywall, carpet, or cabinets) in non-essential living areas (for removal of the hazard only, not replacement of what was damaged).

Funding will be provided only for repairs that make the house, safe, habitable and functional for essential living space. If another part of the home can be used to make it functional, funding may not be provided. For example, a basement used as a den would not be eligible if another den exists for the household to use. Or a basement doubling as a bedroom when there is another available room upstairs, would not be eligible for assistance.