



MIKE CAUSEY, INSURANCE COMMISSIONER & STATE FIRE MARSHAL
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Hello. There appears to be some confusion about how and what inspections have taken place throughout the flooded areas within our state and, what the next steps exactly are.

Damage assessments are ones in which inspectors, privately contracted individuals and county/city/town staff perform drive-by inspections of the properties to get a handle on the damage throughout the jurisdiction. These are used to estimate a jurisdiction's total value of damage for reporting purposes and to obtain federal assistance. The funding for this activity comes from the jurisdiction itself and is not reimbursed by FEMA.

Building evaluations are ones in which certified inspectors (usually building and electrical) make an assessment to determine if the property is habitable or not. These inspections are not meant for a building to be condemned, unless it poses a threat to life safety. The inspection will consist of three possible outcomes: 1 - Green placard - The building is habitable and safe. 2 - Yellow placard - The building needs inspections; describe which inspections and people should use caution when entering. 3 - Red placard - The building is not safe and needs further evaluation to determine what needs to be done to change the building's status from unsafe. Depending on the severity of the damage, a red placard home may end up entering the condemnation process in the future, but a red placard does not automatically mean the building is going to be condemned.

Usually in flooded homes, placards show the need for a building (structural evaluation) and electrical permit. Permits can be obtained from the local building inspection department.

Having a home that was flooded or even condemned would require permits and must meet the Code for only the scope of work that was installed. The entire home would not be required to be brought up to the current Code (2012 or 2018 until the last day this year, then only 2018 after), only the work being performed.

We realize that there are homes and businesses that sustained water damage within them. Our hope is that the water flows back down into the rivers and into the ocean as soon as possible.

NCDOI - OSFM - Engineering Division has multiple teams which include our staff and local inspectors from all over the state performing assessments and inspections within the areas devastated by the hurricane and its subsequent flooding. We are dedicated to providing the best and quickest response so that jurisdictions and the citizens of our state can return to normal.

Stay safe.