

Interior Inspection Guide

Element	Description	What to Look For
Foundation (residential and non-residential structures)	Damage that is significant enough to affect the overall structural stability of the foundation.	Settlement, lateral displacement, or cracking not visible from the exterior. This is especially important for homes with basements or crawlspace foundations. Check for foundation damage that may not be visible during the exterior inspection.
Superstructure (residential and non-residential structures)	Damage that either currently or in the future could affect the structural stability of the structure, including the wall support systems as well as roof trusses and framing.	<p>Wall support system: Deformation or distortion of the structural frame that is not visible from the exterior</p> <p>Roof support system:</p> <ul style="list-style-type: none"> • For intact ceilings, look for sagging, water marks, dripping water, or other damage that may indicate truss or roof framing damage. • For removed ceilings, view the truss and roof framing for damage.
Roof covering (residential and non-residential structures)	Damage to the roof sheathing, shingles/tiles, flashing, or other elements that are part of the roof covering.	Sagging, water marks, and dripping water could indicate roof covering damage. Also, look for daylight entering through holes in the roof or warped sheathing not visible from the exterior.
Interior finish (residential) Interiors (non-residential)	<p>Damage should be evaluated for a height above the interior high water mark.</p> <p>For two-story homes with similar square footage on each floor, the first floor accounts for approximately 50 percent of the total quantity of these interior finish items in the house.</p> <p>All painted, stained, papered, or paneled surfaces touched by floodwaters are assumed to at least require cleaning, sanding, and resurfacing.</p>	Damaged, broken, or warped interior walls or framing studs (windows, doors, or closets). Inspectors should check for wicking of water or moisture inside of drywall and insulation at a level above the interior high water mark. All wet insulation and drywall should be removed and disposed of properly.
Doors and windows (residential only)	Depending on the flood duration, these items will require either a small amount of cleanup plus paint/stain or total replacement due to warping.	Damaged, broken, warped, or removed doors and windows

Interior Inspection Guide Cont.

Element	Description	What to Look For
Cabinets and countertops (residential only)	Depending on the flood duration, these items will either require a small amount of cleanup, sanding, and new stain or paint for cabinets or total replacement due to warping.	<p>Damaged, broken, warped, mold-covered, or removed cabinets and countertops.</p> <p>Note: The amount of damage for cabinets should reflect the depth of flooding above the floor. If the flood depth did not reach the upper cabinets, the percent damaged should be based on the floor level cabinets only. If only the lower cabinets are damaged but the owner prefers to replace both upper and lower cabinets so that they match, that is irrelevant for the cabinet damage entered into the SDE tool.</p>
Floor finish (residential only)	With the exception of ceramic and marble tile, almost all floor coverings and sub-flooring that get wet will need to be replaced.	Discolored, warped, cut, damaged, broken, or missing flooring.
Plumbing (residential and non-residential structures)	With the exception of broken fixtures or sections of pipe, many of these items can be flushed with disinfectant, cleaned on the outside, and used again.	<p>Cracked, dented, misaligned, leaking, broken, or missing sections of pipe or fixtures such as toilets, sinks, tub, and showers.</p> <p>Contamination of water supplies.</p>
Electrical (residential and non-residential structures)	Depending on the depth of flooding, there may only be a need to replace fixtures such as outlets, switches, lights, or a junction/fuse box below a certain flood elevation. All electrical wiring exposed to salt water should be replaced.	Corroded, exposed, disconnected, broken, missing, or non-functioning items and fixtures.
Built-in appliances (residential only)	Depending on the depth of flooding, these may require only a cleanup with disinfectant plus a small amount of repairs or may require total replacement.	Damaged, water-logged, broken, non-functioning, or removed appliances.
HVAC (residential and non-residential structures)	Depending on the depth of flooding, this may require only a cleanup with disinfectant plus a small amount of repairs or may require total replacement.	Damaged, water-logged, broken, non-functioning, or removed heating-cooling units.