



10 Essential Property Appraisal Activities

After any disaster, make sure your property is safe, stable, and ready for a rebuild. Here are the primary issues to check:

- 1 Government & Local Programs:** Contact your local Office of Emergency Services to learn if FEMA, SBA, or municipal debris and safety programs apply to your lot.
- 2 Soil & Geotechnical Report:** Hire a soil or geotechnical engineer to test for slope stability, compaction, and drainage.
- 3 Foundation Inspection:** Have a structural engineer confirm whether the foundation is safe for reuse or needs replacement.
- 4 Debris Removal:** Document all damage for insurance, then clear debris safely or through public programs, if available.
- 5 Utility Connections:** Verify the condition of water, sewer, gas, and electrical lines before reconnection.
- 6 Drainage & Elevation:** Evaluate grading and water flow to prevent pooling, erosion, or future flood risk.
- 7 Hazardous Materials Survey:** Test soil and ash for asbestos, lead, chemicals, or toxins after fire or flood.
- 8 Tree & Vegetation Safety:** Have a certified arborist check burned or unstable trees for removal.
- 9 Flood & Water Damage Assessment:** Test for mold, soil saturation, hydrostatic pressure damage, and sewer issues.
- 10 Wildfire-Specific Damage:** Inspect concrete foundations for heat damage and utilities for fire-related contamination.

Tip for Homeowners: Print this checklist and bring it with you when meeting engineers, contractors, or insurance adjusters so nothing falls through the cracks.