

What to Expect After Registering for Disaster Assistance

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ATLANTA – After registering for disaster assistance, you may be contacted by a FEMA-contracted housing inspector to schedule an appointment for a housing inspection.

Your first contact with an inspector may be by text or phone call and may come from an area code different from yours. The inspection is needed to verify and assess damage indicated when you registered. The inspection generally takes about 20 to 40 minutes, but may take longer. The inspector will want to see the damaged areas of your home as well as damaged furniture and personal property. There is no fee for the inspection.

When a housing inspector comes to visit your home, ask to see a FEMA photo ID badge. If you are not shown photo identification, do not allow the inspection.

All FEMA-contracted housing inspectors will be able to identify you by the unique nine digit number you were assigned when you applied for federal assistance. FEMA inspectors will never ask for this information. They already have it in their records. If you are unsure the inspector is with FEMA, call 800-621-3362 (TTY 800-462-7585) to confirm.

Someone 18 years of age or older must be present during the inspection. The inspector will ask to see some documents. If you are unable to provide the requested documents, the inspection cannot be completed and will have to be rescheduled. Please have these documents on hand when the inspector arrives:

- Photo identification.
- Proof of ownership/occupancy of damaged residence (structural insurance, tax bill, mortgage payment book/utility bill).
- Insurance documents: home and/or auto (structural insurance/auto declaration sheet).



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- List of household occupants living in the residence at time of disaster.
- All disaster-related damage to both real and personal property.

Once the inspection is complete, your case will be reviewed by FEMA and you will receive a letter outlining the decision about your claim. Inspectors do not make eligibility determinations for assistance.

Read all communications from FEMA carefully and all the way through. If you are eligible for disaster assistance, FEMA will send you a check by mail or deposit it directly into your bank account. If you receive money for rental assistance, be sure to keep documentation and receipts of payments. If you pay to stay somewhere, you should have a written landlord/tenant agreement for the time you stayed.

You may be referred to the U.S. Small Business Administration (SBA). The SBA offers low-interest disaster loans for businesses, homeowners and renters. The SBA will contact you by telephone with information on how to apply. There's no obligation to accept a loan, but the information you provide on the application is important should you seek further FEMA assistance.

Information about low-interest SBA disaster loans and application forms are available online at SBA.gov/disaster. You may also call 800-659-2955 or email DisasterCustomerService@sba.gov. If you use TTY, call 800-877-8339. Applicants may apply online at SBA's secure website, <https://disasterloan.sba.gov/ela>.

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FEMA's mission is helping people before, during and after a disaster

