

# What You Need to Know: FEMA Inspections

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A FEMA home inspection is part of the process for verifying damage and loss for applicants following Hurricane Irma. Keep in mind the following information, so you know what to expect:

## Setting up the Inspection

- Typically after you register for FEMA assistance, you will be contacted by a FEMA inspector. His/her phone number may be from out of state, or show up on your caller ID as unavailable, so be sure to answer the phone.
- The inspector will already have the application number assigned to you at registration. They will not ask for any personally identifiable information by phone.
- When the FEMA inspector calls, write down:
  - a. The inspector's name
  - b. Date of call
  - c. Date and time of appointment, and
  - d. Inspector's telephone number.
- The inspector will try three times on different days and different times of the day. If you cannot be reached by phone, a letter will be sent to the address provided at the time of registration.
- If you are contacted by a home inspector but no one in your household applied for FEMA disaster assistance, you should request to withdraw the application.

## The Inspection

- When the inspector arrives, ask for official identification. FEMA shirts, hats and jackets do not make them official.
- The inspector badge is government property and it is unlawful to duplicate. Do not attempt to photograph the badge. If an inspector refuses to show



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identification, request they leave and return with it.

- The inspector will have the application number assigned to you at registration. You may ask the inspector to give it to you.
- When a FEMA inspector comes to your damaged home, he or she will verify your name, damaged home address, current mailing address and phone numbers. FEMA inspectors will not ask for your registration number, since they already have it.
- Inspectors may ask to see documentation to verify the following information:
  - a. The damaged home is your primary residence
  - b. You are the owner of the home (not applicable to renters)
  - c. You/your household occupied the home at the time of the disaster
  - d. The number of bedrooms occupied at the time of the disaster
  - e. Your household composition, or the people living in your home
  - f. The time period when damage occurred to your home
  - g. Insurance coverage on your home.
- The inspector will also ask you to sign a declaration and release form. This is standard procedure and requires a signature that you agree to certain requirements to receive federal assistance and verify that you or a member of your household is a citizen, non-citizen national or qualified alien of the U.S.
- The inspector will assess and verify damage caused by the disaster. There is never an inspection fee. Generally, the inspection lasts about 30 minutes.
- The inspector does not determine eligibility or the amount of financial assistance you may be eligible to receive.
- Remember: FEMA never charges a fee for an inspection. The inspector will never ask for bank information.

#### After the Inspection

- After your home inspection has taken place, a record of the disaster-caused damages is given to FEMA. From that record your eligibility for disaster assistance will be determined.
- If you qualify for a grant, within 7 to 10 days after your inspection, FEMA will send you:
  - A check by mail or a direct deposit into your checking or savings account, and
  - A letter describing how you are to use the money.



- There are multiple categories of assistance, so it is possible to qualify for more than one. Your determination letter will specify the category of assistance. Be sure to use the money as explained in the letter and keep records and receipts for at least three years, showing how you used the funds for disaster recovery.
- If you do not qualify for a grant, FEMA will send you a determination letter. You may always appeal the decision.

If you suspect an inspector isn't who they say they are, tell them to leave immediately and call local law enforcement. For more recovery information, visit [www.FEMA.gov/IrmaFL](http://www.FEMA.gov/IrmaFL), or follow us @FEMARegion4 on Twitter and on FEMA's Facebook page

