

What to Expect from FEMA Housing Inspectors

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If you applied to FEMA for assistance, a FEMA inspector will contact you to set up a home inspection to review damages from the Kentucky severe storms and tornadoes to determine whether your home is safe, sanitary and habitable. Here is what to expect from the home inspection process.

Home Inspections

Within **10 days of submitting an application for assistance to FEMA**, FEMA staff or inspectors may call to discuss your disaster-caused damage and schedule an appointment for an inspection. Housing inspectors will make an appointment to meet you at your address by calling or texting you at the phone number listed on your FEMA application. Note that inspectors will never contact you by social media or email and that all FEMA representatives have official identification. FEMA inspectors will not show up to your home without an appointment. The inspector will always have an official FEMA badge and will never ask for your Social Security number.

The housing inspector will consider:

- The structural soundness of the inside and outside of your home.
- The condition of the electrical, gas, heat, plumbing and sewer/septic systems.
- Whether or not your home is safe to live in.

When the FEMA inspector calls, be sure to record and safely store the following information:

- The inspector's name.
- Date of call.
- Date and time of appointment.
- Inspector's telephone number.



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It is very important that you answer the call. Note that the inspector's phone number may be from out of state or show up on caller ID as "unavailable" or "unknown." An inspector will attempt to contact you multiple times over multiple days. If inspectors cannot reach you, your case will be delayed, and you will need to contact FEMA by going to a Disaster Recovery Center or calling **800-621-3362**.

The inspector may ask you to verify personal information including your name, address, and contact information. They will want to know who owns and occupies the damaged residence and if you have insurance coverage. They will never ask for your banking information or your Social Security number. They will not ask for money.

Before a FEMA inspection

Get the following documents and information ready for the inspection:

- Your FEMA application number. An inspector may ask for the last four digits.
- Your photo identification.
- Proof that you owned or occupied the house at the time of the disaster.
- A list of all household occupants living in the home at the time of disaster.
- A list of disaster-caused damage to both your home and personal property. Collect any photos or videos of the damage.
- Your insurance policy information.

Documents you can use to prove ownership or occupation include:

- Occupancy: driver's license, utility bill, merchant statement, lease, rent receipts, pay stub.
- Ownership: mortgage statement, insurance policy information, tax bill or receipt.

During the Inspection

The inspection process usually takes 30 to 45 minutes. If you were able to take photos or videos of interior or exterior damage to your home, show them to the inspector.

The inspector will:

- Verify your name, address, contact information, and insurance.



- Confirm the individuals living in your disaster-damaged residence and bedrooms occupied.
- Provide information on your disaster-related miscellaneous losses, such as clothing, medical and dental expenses, and also items you purchased as a result of the disaster (e.g., chainsaw, dehumidifier).
- Assess your pre-disaster residence's structure, furniture, and appliances for damage caused by the disaster, as well as undamaged items.
- Document your pre-disaster residence's square footage, foundation, and structural type (e.g., one or multiple stories). Record the cause of damage, applicable water levels, impacted utilities, and accessibility features.
- Confirm with you all damage has been viewed and describe next steps in the FEMA process.

After the Inspection

No more than 10 days following an inspector's visit, you will receive a letter or electronic correspondence explaining FEMA's decision. Please read your letter carefully. Your letter may have information about next steps you need to take. If you do not receive any correspondence, please go to your nearest Disaster Recovery Center or call **800-621-3362** to learn what you need to do or to respond to any requests from FEMA.

If you have any questions after your inspection, or about the decision letter, visit a Disaster Recovery Center or call FEMA's helpline at **800-621-3362**. Multilingual operators are available. If you use video relay service, captioned telephone service or others, give FEMA your number for that service.

For more information about Kentucky flooding recovery, visit www.fema.gov/disaster/4860 and www.fema.gov/disaster/4864. Follow the FEMA Region 4 X account at x.com/femaregion4.

