

# FACT SHEET: What You Need to Know: Housing Inspections

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Why Does the Federal Emergency Management Agency (FEMA) Inspect Properties?

- A FEMA home inspection is a part of the process for verifying damage and loss and helps determine the assistance options available for survivors.

Setting up the Inspection

- Typically, after you register for disaster assistance, you will be contacted by a FEMA inspector. Their phone number may be from out of state, or show up on your caller ID as unavailable.
- If you need reasonable accommodation or language translation service during a FEMA home inspection, call FEMA toll-free at 800-621-3362. For TTY, call 800-462-7585.
- The inspector will already have the application number assigned to you at registration. However, based on the type of inspection issued and for your protection, it may be necessary for the inspector to ask for personal identifiable information by phone.
- When the FEMA inspector calls, write down:
  - The inspector's name
  - Date of call
  - Date and time of appointment, and
  - 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 by contacting (800) 621-3362 or by visiting a Disaster Recovery Center. You may also want to request a free copy of your credit report and check for suspicious activity.



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Inspections for Destroyed or Inaccessible Homes If FEMA can confirm your home was destroyed by fire using geographic information system analysis, the inspector is not required to meet you at your damaged residence to start the review for initial disaster assistance. Some survivors may require traditional on-site inspections as their neighborhoods become accessible.

- The inspector will call the survivor and confirm the person's identity with information provided at the time of registration and confirm the damaged property is the survivor's primary residence.
- The inspector will follow the normal inspection process to confirm the following information:
  - The applicant's name, phone numbers, damaged dwelling address and current mailing address.
  - The applicant's current location.
  - Residence type, occupancy status, household composition, bedrooms occupied, size of residence, foundation type, dwelling type.
  - Occupants' names and ages
  - Insurance information
  - Unmet needs
  - Description of the home by room
  - Size of residence
  - If FEMA cannot verify the applicant's pre-fire ownership or occupancy of the damaged home, the inspector may need to meet with or receive through electronic means proof of residency. (That may be a credit card bill, driver's license, voter registration card or other paperwork.)

Inspections for Accessible Homes Regular inspections will be conducted if FEMA cannot confirm your property was destroyed or when the affected property becomes accessible.

- The inspector will contact you and schedule an appointment. 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. If an inspector refuses to show 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:
  - The damaged home is your primary residence
  - You are the owner of the home (not applicable to renters)
  - You/your household occupied the home at the time of the disaster
  - The number of bedrooms occupied at the time of the disaster
  - Your household composition, or the people living in your home
  - The time when damage occurred to your home
  - Insurance coverage on your home
- 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 your home inspection has taken place, a record of the disaster-caused damages is given to FEMA to determine your eligibility for disaster assistance.
- 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 several categories of assistance and it is possible to qualify for more than one.
- Your determination letter will specify the assistance for which you are eligible. 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 suspect an inspector isn't who they say they are, tell them to leave immediately and call local law enforcement.

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All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), religion, national origin, age, disability, limited English proficiency, economic status, or retaliation. If you believe your civil rights are being violated, call 800-621-3362 or 800-462-7585(TTY/TDD).FEMA's mission: Helping people before, during, and after disasters.



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