

FEMA Housing Inspectors Evaluating Storm-Damaged Missouri Residences for Possible Disaster Aid

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Just three days after President Joe Biden approved federal disaster assistance for Missouri because of severe weather in late May, FEMA housing inspectors are already looking at storm-damaged residences to help expedite federal aid.

Housing inspections are triggered when someone registers with FEMA for disaster assistance and indicates their residence was damaged and/or they lost personal property because of the May 19-27 severe storms, straight-line winds, tornadoes and flooding and their losses or needs were not covered by insurance.

FEMA inspectors document personal property losses and disaster impacts to an applicant's residence, particularly whether the house is safe, sanitary and livable.

The inspectors do not make outright FEMA eligibility decisions on site. Rather, they gather information that is among many factors used to determine if, or how FEMA may be able to help.

The housing inspector will consider:

- The structural soundness of the house, both inside and out.
- Whether the electrical, gas, heat, plumbing and sewer/septic systems are in working order.
- Whether the house is safe to live in and can be entered and exited safely.
- Whether any accessibility features that existed before the disaster are damaged or if any may need to be added to make the house livable.
- Personal property losses.

How a FEMA Inspection Works:

1. Storm survivors first must have initiated a no-cost FEMA application for disaster assistance.



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2. Once registered, a housing inspector will call or text an applicant and make an appointment to meet at the damaged dwelling. This communication may come from an unfamiliar phone number so it's important to answer the call or text so an appointment can be set.
3. Applicants must be present for the inspection and be able to prove occupancy and/or ownership for the dwelling by showing a utility bill or a copy of a deed or mortgage with their name on it. The inspector will not take copies of those documents.
4. A typical home inspection takes about 45 minutes to complete. After the inspection, applicants should allow seven to 10 days to hear back from FEMA.

Legitimate housing inspectors are FEMA employees. The inspector will already know an applicant's FEMA case number, will present their official FEMA identification and will never ask for, or accept money. This service is free.

If someone is concerned about a person claiming to be a FEMA inspector, they should not provide personal information but rather contact local law enforcement.

Apply for FEMA assistance in one of 3 ways:

- Online: www.disasterassistance.gov
- Phone: 800-621-3362 (FEMA)
- Download and use the [FEMA app](#)
- Anyone using a relay service, such as video relay service (VRS), captioned telephone service or others, can give FEMA the number for that service. For an accessible video on three ways to apply for FEMA assistance, visit: <https://www.youtube.com/watch?v=LU7wzRjByhl>

Disaster survivors who have questions about the status of their application can call the FEMA helpline at 800-621-3362.

