

# Exterior Inspection Tells FEMA About a Home's Storm Damage

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Release Date: nov 30, 2021

Due to the COVID-19 nationwide emergency and the need to protect the safety and health of all Americans, FEMA is conducting initial exterior and remote home inspections. These inspections determine eligibility for federal disaster assistance and are offered to survivors of Hurricane Ida who reported that their home is not livable, sanitary or safe.

- An exterior inspection will be the primary form of inspection. The meeting will take place outdoors with the inspector following current guidance from the Centers for Disease Control and Prevention. In some cases, survivors may be contacted for a remote inspection.
- The FEMA inspector will ask the applicant to show a photo ID, and to provide photos, receipts, bills, or estimates to demonstrate losses. The inspector will not keep or photocopy these documents. Applicants are encouraged to upload their documents to their account at [DisasterAssistance.gov](https://DisasterAssistance.gov) or get help uploading the documents from specialists at a Disaster Recovery Center. Find a recovery center at [fema.gov/DRC](https://fema.gov/DRC).
- The FEMA inspector validates damage from the exterior and from questioning the applicant about their damage. If the applicant or co-applicant is unable to meet with an inspector, a third party can be designated in writing.
- **The FEMA inspector does not determine the totality of your storm-caused losses.** The inspector is neither an engineer nor a safety official. FEMA inspectors cannot make building safety decisions on behalf of your municipal government. If you are not sure if your home is safe for legal occupancy, contact your municipal officials.
- FEMA does not provide replacement-value amounts for damaged items or assistance with non-essential items. FEMA provides assistance only for repairs to make a home safe, sanitary and functional. **FEMA assistance is not a substitute for insurance.**
- Exterior home inspections have no impact on eligibility for the types of assistance available under FEMA's Other Needs Assistance program. That



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program, which does not require a home inspection, includes childcare, transportation, medical and dental, funeral expenses, moving and storage expenses, and Group Flood Insurance Policy assistance.

- If an applicant later discovers that his or her home sustained more costly damage than originally reported, the applicant may file an appeal with FEMA requesting additional assistance. The applicant may also then request an inspection.

To apply for FEMA disaster assistance, visit [DisasterAssistance.gov](https://DisasterAssistance.gov), use the FEMA mobile app or call the **FEMA Helpline** at **800-621-3362**. If you use video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Helpline operators are available from 7 a.m. to 11 p.m. daily. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.



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