

What You Need to Know: Returning to In-Home Housing Inspections

Release Date: Jul 28, 2023

As of June 1, 2022, FEMA reinstated verification of disaster-caused losses through in-person home inspections. Multiple virtual methods were used to inspect survivor homes due to the COVID-19 pandemic. Disaster survivors' health and safety remain FEMA's priority so the agency will retain the ability to conduct inspections without entering the home. When survivors are apprehensive, due to ongoing COVID-19 uncertainties, or when otherwise unable to enter the home, FEMA will follow Centers of Disease Control and Prevention guidance to conduct an exterior validation of the home including using social distancing and utilizing protective personal equipment.

Setting up the Inspection

A FEMA home inspection is part of the process for verifying disaster-caused damage and loss, as well as helping to determine federal assistance options available for applicants.

Typically, after a survivor applies for disaster assistance, they will be contacted by a FEMA inspector within a few days to schedule an appointment. In some cases, an applicant may be contacted the same day they apply, but usually not more than 10 days after they apply. The inspector's phone number may be from out of state or show up on caller ID as "unavailable".

For the survivor's protection, the inspector may ask the survivor to verify personally identifiable information (PII) by phone.

When the FEMA inspector calls, write down:

- The inspector's name
- Date of call
- Date and time of appointment



- Inspector's telephone number

The inspector will attempt contact three times on different days and at different times of the day to schedule an appointment to conduct the inspection. If the survivor cannot be reached to set an appointment for the inspection, a letter and/or e-mail will be sent to the address provided at the time of application.

If contacted by a FEMA home inspector but no one in the household applied for FEMA disaster assistance, the individual should inform the inspector that they did not apply for FEMA assistance and ask the inspector to withdraw the application. The individual should also notify FEMA directly by contacting the FEMA Helpline at 800-621-3362, or by visiting a FEMA Disaster Recovery Center.

During Inspection

A typical inspection takes up to 45 minutes to complete, depending on the extent of the damage. Inspections can only be completed if an applicant or co-applicant is able to meet with the inspector. The survivor may invite another individual such as a household member, relative, or friend, to assist in communicating with the inspector.

- If the applicant or co-applicant are unable to meet with an inspector, a third-party can be designated in writing and pre-authorized before the scheduled time and date.
- FEMA never charges a fee for an inspection. The inspector will never ask for bank information.

The FEMA inspector documents disaster-caused damage as part of the inspection. The inspector is not able to determine whether a survivor is eligible for assistance.

- During the inspection, the inspector will attempt to verify the applicant's name, address, contact information, occupancy and ownership status, and insurance coverage.
- The inspector will walk through the entire home to assess the condition of both damaged and non-damaged areas, noting disaster caused damage to real property (structural) and doing a complete inventory of all damaged and non-damaged essential personal property (appliances, furniture, etc.).



- The inspector will ask questions about disaster-caused losses and expenses including medical expenses, moving and storage expenses, items purchased in response to the disaster, uniforms, supplies, and tools required for school or employment.
- Inspectors will not climb on roofs or enter crawl spaces.
- Photos may be taken of the interior and exterior of the home during the inspection process.
- In situations where the home is inaccessible, the inspector may meet with the survivor at another location to verify identity, occupancy and/or ownership.
- If you suspect an inspector isn't who they say they are, tell them to leave immediately and call local law enforcement.

If FEMA is unable to verify the applicant's pre-disaster home ownership or occupancy (residency) prior to the inspection, the inspector will need to ask to view documents, either in person or digitally, providing proof of occupancy and/or ownership. Examples of acceptable verification documents include a home deed/title or proof of insurance for ownership, a utility or credit card bill, driver's license, or voter registration card, or property tax bill.

Please note: Survivors may receive a visit from more than one inspector such as a FEMA Quality Control inspector or representatives from the U.S. Small Business Administration (SBA) or adjusters from the National Flood Insurance Program.

To ensure effective communication, reasonable accommodations including language translation and ASL interpreters will be available to ensure effective communication with survivors with limited English proficiency, survivors with disabilities, and other individuals with access and functional needs.

If survivors use a video relay service, captioned telephone service, or other communication services, please provide FEMA the specific number assigned for that service. If communicating through Zoom or FaceTime, the applicant or co-applicant can request an interpreter through FaceTime or an interpreter and captioning through Zoom.

Post-Inspection



Information collected during the inspection is only one of several criteria used by FEMA to determine a survivor's eligibility for assistance. If you have questions after your inspection, please call FEMA's Helpline at 800-621-3362.

If the survivor is determined eligible, FEMA will notify them within 7 to 10 days after the inspection. A FEMA determination letter will be sent that specifies the details of eligible assistance. To receive updates and notifications faster, survivors can create an online DisasterAssistance.gov account after applying for FEMA assistance.

FEMA sends approved funds via direct deposit into the checking or savings account provided during the application process or will send a check by mail. Survivors must use the money for its intended purpose as explained in the letter and keep records and receipts for at least three years, showing how the funds were used for disaster recovery. There are several categories of assistance, and it is possible to qualify for more than one.

If the survivor is not approved for assistance for specific items, it does not necessarily mean items were omitted from the inspection. If they can demonstrate to FEMA that there was eligible disaster-caused damage exceeding the damage recorded in their inspection, there is a process to appeal FEMA's determination. The process to appeal FEMA's determination is explained in the determination letter provided by FEMA.

For more information on the appeal process, visit [How Do I Appeal the Final Decision?](#)

