

# Questions and Answers about Home Inspections

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Commonly asked questions regarding the FEMA home inspection process.

## **Q: Why do I have to meet with an inspector?**

**A:** FEMA-contracted home inspectors verify real and personal property damage related to the disaster to make sure you receive the appropriate assistance.

## **Q: When do I have to meet with an inspector?**

**A:** After you register, an inspector may schedule a time to meet you at your damaged primary residence. Inspectors try a minimum of three times to contact you, calling at different times on different days and visiting your residence if necessary. If inspectors cannot reach you, they will post a letter at your home with a phone number you should call to schedule the appointment.

In areas where access is still severely limited, it may take longer for an inspection. In the meantime, you should document the damage to your property with photographs and receipts for any materials you purchase.

## **Q: How will I identify the inspector?**

**A:** Inspectors are contractors, not FEMA employees, and do not wear FEMA clothing. However, your inspector will have FEMA identification in the form of a badge with a photo that reads FEMA and Contractor. **If the inspector does not show you photo identification, then do not proceed with the inspection.** Unfortunately, disasters often bring out criminals who prey on the needs of disaster survivors – so beware of scams and scam artists. If you suspect someone of posing as a FEMA inspector, call our toll-free Disaster Fraud Hotline at 866-720-5721, or your local law enforcement officials.



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You may receive a visit from more than one inspector during the recovery process. In addition to FEMA contracted housing inspectors, representatives from the U.S. Small Business Administration (SBA), as well as state and local officials may also visit neighborhoods in affected areas, so don't be alarmed if you receive a visit from more than one inspector.

**Q: What documents will the inspector need to see?**

**A:** You must provide proof of ownership and occupancy to the inspector. Examples include a deed, a dated lease with terms signed by the landlord or a title for mobile housing.

Additionally:

- If you have insurance, the inspector may ask to see the policy.
- The inspector may take photos of the damage to add to your file.
- If you cannot be present, you may designate someone (over the age of 18) to meet the inspector on your behalf. You may be asked to sign a third party release authorizing this individual to meet the inspector.

**Q: Can an inspector condemn my home?**

**A:** No. FEMA does not share this information – and FEMA does not condemn property. FEMA inspects damaged property for disaster recovery program purposes only.

**Q: Does an inspector charge a fee?**

**A:** No. There is never a fee for the inspection.

**Q: Does an inspector decide if I am eligible?**

**A:** Inspectors record disaster related damage and do not determine eligibility.

**Q: Does an inspector determine how much money I get?**

**A:** Inspectors do not determine your grant amount. They only verify your loss.

**Q: What if the inspector does not take my pictures of damage?**



**A:** FEMA contracted home inspectors are not authorized to take any documents from the applicant, however, they can take up to 5 pictures of the home to document their report. You should feel free to take photos of damage in case you feel it necessary to submit them to FEMA at a later date.

**Q: What happens if I miss my appointment with an inspector?**

**A:** If you or your designee over the age of 18 are not home when the inspector arrives, your application will be withdrawn. You will need to reschedule by calling the FEMA helpline at 800-621-3362 (voice, 711, video relay service). TTY users can call 800-462-7585.

**Q: What do I do if I don't agree with the inspectors report?**

**A:** If you have questions about your FEMA determination letter, you should call the FEMA helpline at 800-621-3362 (voice, 711, video relay service). TTY users can call 800-462-7585. The toll-free lines are open 7 a.m. to 11 p.m. seven days a week until further notice. Call FEMA first before submitting an appeal. You may only need to submit additional information before FEMA can make an eligibility decision.

- If your FEMA status cannot be cleared up by phone, then you can submit a written appeal to FEMA postmarked within 60 days of receiving your determination letter. In your letter:
  - Explain why you think the decision you received is not correct.
  - Include your full name, date, place of birth and address.
  - Your letter must either be notarized, include a copy of a state-issued identification card or include the following statement: "I hereby declare under penalty of perjury that the foregoing is true and correct."
  - You must sign the letter.

**Appeals must be made in writing and sent by mail or fax to FEMA within 60 days of receiving the letter.** It is important to date your appeal letter and mail it to the following address:

FEMA National Processing Service Center  
P. O. Box 10055  
Hyattsville, MD 20782-7055



Appeals may also be faxed to: 800-827-8112, Attention: FEMA. You can also call the helpline at **800-621-FEMA (3362)** or **TTY 800-462-7585** or [visit a Disaster Recovery Center](#), where you can talk with someone about your particular case.

All survivors should read their decision letter from FEMA carefully, ask questions, ask for help, and tell us if you think we got it wrong. We are here to serve you – the disaster survivor – and it is your right to ask us to reconsider our decision.

**Q: What do I do if the inspector didn't look at all the disaster-related damage?**

**A: Our inspectors are trained to record disaster-related damage.** If you want an inspector to take another look or if you have questions about your FEMA determination letter, you should call FEMA at 800-621-3362. The toll-free lines are open 7 a.m. to 11 p.m. seven days a week until further notice. If you have a speech disability or hearing loss and use a TTY, call 800-462-7585 directly; if you use 711 or Video Relay Service (VRS), call 800-621-3362.

**Q: How do I report a problem with an inspector?**

**A:** If you have issues or concerns regarding an inspector, you should call the FEMA helpline at 800-621-3362 (voice, 711, video relay service). TTY users can call 800-462-7585. The toll-free lines are open 7 a.m. to 11 p.m. seven days a week until further notice. A home destroyed by a tree

