

FEMA Housing Inspectors Assessing Tennessee Tornado Damage

Release Date: 1? 21, 2022

NASHVILLE, Tenn. – FEMA Housing Inspectors are now calling on tornado survivors in middle and western Tennessee to assess damage following the severe weather in December. Residents from a 12-county area designated in the recent federal declaration for middle and west Tennessee are eligible to apply for FEMA. The counties are **Cheatham, Davidson, Dickson, Gibson, Henderson, Henry, Lake, Obion, Stewart, Sumner, Weakley, and Wilson**. When applying for FEMA assistance, you may be assigned a housing inspector at that time

The inspector will call and may confirm the last four digits of your FEMA registration number and then schedule an appointment seven to 10 days after your initial application to assess property damage.

Also, if you carry homeowners' insurance, FEMA may not send an inspector right away. You'll need to submit insurance documentation to verify your coverage doesn't meet your disaster-related needs or you have exhausted the "Additional Living Expenses" provided by the insurance company. FEMA cannot pay for damage covered by insurance or duplicate benefits from another source.

If you have already begun repairs or replacement, damage should be documented through photos and/or videos. All receipts for disaster-related purchases should be kept. These can be submitted as a follow-up to your application.

The inspection generally takes 30-40 minutes and consists of a general examination of the home. Inspectors are required to review and document both structural and personal property damage to file a report, but they do not determine eligibility or the value of damage or losses. FEMA officials will review the inspection report and issue an eligibility determination letter within a week of the inspection. If the application is approved, the letter will provide specific information on how the funds can be used. If you disagree with FEMA's decision, the letter explains how you can appeal the decision.



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An inspection cannot be done unless the applicant, co-registrant or pre-authorized third party is present. Residents may be asked to verify their identity with one of the following:

- Photo identification, such as a driver's license or passport,
- Proof of occupancy, such as a lease, rent payment receipt or utility bill, or
- Proof of ownership, such as a deed, title, mortgage payment book, property insurance policy or tax receipts.
- List of household occupants living in residence at time of disaster.

An authorized inspector will wear an official FEMA ID badge. Survivors are encouraged to verify credentials prior to providing any information. If the inspector is not an official FEMA representative, and requests any personal or financial information, end the meeting immediately and notify local law enforcement. FEMA inspectors never ask for money or bank account information.

If you need accommodations for language or disability, call the FEMA Helpline at 800-621-3362 (TTY 800-462-7585) and let the specialists know your needs. This is also the time to update FEMA with the number assigned to you if you use a relay service.

Survivors in the designated counties who have not applied to FEMA yet may do so in one of the following ways:

- Online at [DisasterAssistance.gov](https://www.disasterassistance.gov).
- Call the **FEMA Helpline at 800-621-3362** (TTY 800-462-7585). Operators can answer questions about applications already submitted. Lines are open daily from 6 a.m. to 10 p.m. local time, seven days a week. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.
- Or use the FEMA app downloaded to a smartphone or tablet

For more information on Tennessee's disaster recovery, visit www.tn.gov/tema.html and www.fema.gov/disaster/4637. You may also follow FEMA on www.facebook.com/fema and [Twitter @FEMARegion4](https://twitter.com/FEMARegion4).

