

What to Expect from Housing Inspectors

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The purpose of a FEMA housing inspector visiting your home is to help determine whether your home is safe, sanitary, and livable after a major disaster. The inspectors do not make any decisions regarding your eligibility for assistance. Information gathered during the inspection is only one of several criteria used by FEMA to determine if you are eligible for federal assistance.

Home Inspections

If you apply for FEMA disaster assistance and you report that you cannot, or may not be able to, safely live in your primary home, FEMA may need to perform an inspection of your residence to help verify the disaster-caused damage and loss.

The housing inspector will consider:

- The structural soundness of the home, both inside and outside.
- Whether the electrical, gas, heat, plumbing and sewer/septic systems are all in working order.
- Whether the home is safe to live in and can be entered and exited safely.

All FEMA representatives have official identification. Housing inspectors will make an appointment with you before coming. They will already have your FEMA registration number.

Inspectors will not contact you by social media or email.

FEMA will call or text you to arrange to meet you at the address where the damage was reported. They will leave messages and/or texts on your phone number listed on your FEMA application.

The inspector's phone number may be from out of state or show up on caller ID as "unavailable" or "unknown." If you don't answer the first time, the inspector will try calling again. It's very important to answer the call. The inspector may ask you to verify personally identifiable information by phone, including your name, address,



and contact information. They will want to know who owns and occupies the damaged residence and if you have insurance coverage. They will never ask for your banking information or your Social Security number. They will not ask for money.

When the FEMA inspector calls, write down:

- The inspector's name.
- Date of call
- Date and time of appointment
- Inspector's telephone number

During the Inspection

A typical home inspection takes about 45 minutes to complete. You or your designated co-applicant identified on your application for FEMA assistance will need to meet with the inspector and provide a photo ID. If you can't meet the inspector yourself, a third-party authorization must be submitted and on file.

FEMA never charges for an inspection. The inspector will carry an official photo ID and will not ask for your bank information. You are allowed to ask the inspector to show you their photo ID. However, you are not permitted to photograph the inspector's ID or post personal information of the inspector online.

Remember, the goal is to assess your home's condition and to help determine if you are eligible for assistance. It's important for you to be prepared and to cooperate during the inspection process.

The inspector will ask questions about your disaster-caused losses and expenses, including medical expenses, moving and storage expenses, items purchased in response to the disaster, as well as uniforms, supplies and tools required for school or employment that were damaged or lost.

The inspector may take photos of interior and exterior of the home during the inspection process.

If at any time you suspect an inspector isn't who they say they are, tell them to leave immediately and call law enforcement.



After the Inspection

The information gathered by the inspector is only one method that FEMA uses to determine if you are eligible for assistance. Allow seven to 10 days for processing. If you have any questions after your inspection, call FEMA's helpline at **800-621-3362** between 7 a.m. and 11 p.m. Multilingual operators are available. If you use video relay service, captioned telephone service or others, give FEMA your number for that service.

FEMA will mail you a decision letter about your eligibility for assistance. To receive updates and notifications faster, create an online account at DisasterAssistance.gov.

For information about the disaster recovery operation in Michigan, visit www.fema.gov/disaster/4757.

