FEMA Home Inspections: What to Expect

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OKLAHOMA CITY – If you apply for FEMA assistance and indicate that you cannot or may not be able to live safely in your home, FEMA will perform an onsite inspection to verify the disaster-caused damage. The inspection helps FEMA confirm the extent of the damage and determine your eligibility for assistance.

Within a few days, you will receive a call from an inspector, possibly using an unknown, out-of-state or restricted number, to schedule a meeting with you and tour the damaged property. If, after several attempts, the inspector is unable to contact you, you will be sent a letter indicating that your application cannot be processed further. To resume the process, call the FEMA Helpline at 800-621-3362.

When the inspector calls, be sure to write down:

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

An inspection can be done only when you or the co-applicant is present. If neither of you can attend, a third party can be designated in writing. Whoever meets with the inspector must be at least 18 years old.

Information that you can gather before the inspection includes:

- Your photo identification
- Proof you owned and occupied your home at the time of the disaster
- List of people living in the home
- All disaster-caused damage to the property
- Your insurance policy and any additional documents the inspector may request

FEMA inspectors are trained to recognize damage caused by a disaster, but they do not decide if you will receive assistance. They record damage that may be



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eligible for FEMA assistance, which is different from assessments made by insurance adjusters or other disaster assistance programs such as the U.S. Small Business Administration. Inspectors will walk around the interior and exterior of your home, if feasible. Depending on the amount of damage, the inspection can take up to 45 minutes to complete.

If your house cannot be accessed (for example, a road or bridge is out), the inspector may meet with you at another location to verify your identity, occupancy or ownership.

An excellent video on the home inspection process, which also features American Sign Language, can be seen at <u>FEMA Accessible: Home Inspections</u> (youtube.com)

For the latest information about Oklahoma's recovery, visit <u>fema.gov/disaster/4776</u> and <u>fema.gov/disaster/4791</u>. Follow the FEMA Region 6 Twitter account at <u>twitter.com/FEMARegion6</u> or on Facebook at <u>facebook.com/FEMARegion6/</u>.

FEMA is committed to ensuring disaster assistance is accomplished equitably, without discrimination on the grounds of race, color, national origin, sex, sexual orientation, religion, age, disability, English proficiency or economic status. Any disaster survivor or member of the public may contact the FEMA Civil Rights Office if they feel that they have a complaint of discrimination. FEMA's Civil Rights Office can be contacted at <u>FEMA-CivilRightsOffice@fema.dhs.gov</u> or toll-free at 833-285-7448. Multilingual operators are available.



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