What to Expect: Housing Inspections

Release Date: 8? 5, 2024

For residents in Blue Earth, Cook, Cottonwood, Faribault, Freeborn, Goodhue, Itasca, Jackson, Lake, Le Sueur, Mower, Nicollet, Nobles, Rice, Rock, St. Louis, Steele, Waseca, and Watonwan counties who report they cannot or may not be able to safely live in their home, FEMA may need to perform an inspection of the damaged dwelling.

Apply for FEMA Assistance

Homeowners and renters in the 19 designated Minnesota counties with uninsured or underinsured damage caused by the June 16 – July 4, 2024, severe storms and flooding are encouraged to apply for FEMA assistance online at DisasterAssistance.gov, through the FEMA mobile app or by calling 800-621-3362. If you use a relay service such as video relay service, captioned telephone service or others, give FEMA your number for that service.

Don't forget to file a claim if you have insurance that covers disaster damage or loss to home and personal property. FEMA will ask for an insurance settlement letter or benefits documentation to be considered for federal assistance.

Home Inspections

Within ten days of applying for assistance you may receive a call from an inspector to schedule an appointment at the address where damage was reported. The inspector's call may come from an out of state or an "unknown" phone number, and they may ask you to verify personally identifiable information by phone.

FEMA inspectors make several attempts to contact you through phone call, text message or email to schedule an appointment. If FEMA is unable to get in touch, you will be sent a letter indicating your application cannot be processed further—to proceed you must call FEMA's Helpline at 800-621-3362 to confirm your contact information and need for assistance.

When the FEMA inspector calls, write down:

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

If you are contacted by an inspector, but no one in the household applied for FEMA assistance, ask to withdraw the application and notify FEMA by calling 800-621-3362.

During Inspection

A typical inspection takes up to 45 minutes to complete. Inspectors do not determine eligibility for FEMA assistance —they are looking to verify the damage reported on your application. You or your designated co-applicant will need to meet with an inspector and provide a photo ID. You may invite another individual such as a household member, relative or friend to help communicate with the inspector.

- If you or your 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.
- **A FEMA inspector carries an official photo ID and will never ask for bank information or charge a fee for inspection.** If you suspect an inspector isn't who they say they are, tell them to leave immediately and call local law enforcement.
- The inspector will attempt to verify the applicant's name, address, contact information, insurance coverage and occupancy or ownership status.
- The inspector will walk through the home to assess the condition of both damaged and non-damaged areas— noting structural damage and completing an inventory of essential personal property (appliances, furniture, etc.).
- 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.

FEMA

After the Inspection

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

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