

What to Expect During a FEMA Home Inspection

Release Date: Apr 13, 2023

Individuals and households in **Kern, Mariposa, Monterey, San Benito, Santa Cruz, Tulare, and Tuolumne** counties who applied for FEMA assistance after the recent severe storms and flooding will need to have their homes inspected to verify their losses. Here's what you can expect during a home inspection to ensure your application continues to move forward.

After applying for disaster assistance, a FEMA inspector may contact you within 10 days to schedule an appointment. Be aware: The inspector's phone number may show up with an out-of-state area code or appear on your caller ID as "unavailable."

During that call, write down:

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

The inspector will try to reach you three times – on different days and at different times of the day – to schedule your inspection. If the inspector cannot reach you, a letter and/or e-mail will be sent to the address you provided at the time you applied.

If a FEMA inspector contacts you but no one in the household applied for FEMA disaster assistance, inform the inspector and ask for the application to be withdrawn. Also notify FEMA by calling the **FEMA Helpline** at **800-621-3362**.

During Your FEMA Home Inspection



Your inspector will have FEMA identification in the form of a badge with a photo. If the inspector does not show you photo identification, do not proceed with the inspection.

FEMA never charges a fee for the inspection, which typically takes 30 to 45 minutes to complete. You or your co-applicant will need to provide a photo ID when you meet with the inspector. 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 the inspector, you may write to FEMA and designate another person who must be authorized to take your place before the scheduled inspection. If you need an accommodation or an American Sign Language interpreter to communicate with FEMA, request one at the FEMA Helpline number.

The inspector will ask to see:

- Photo identification
- Proof of occupancy of damaged residence such as a utility bill, driver's license, merchant statement (bank statement/credit card bill/medical bill/official mail), voter's registration card, landlord statement (rent receipt/lease)
- Proof of ownership of damaged residence such as homeowner's insurance, tax bill, mortgage payment book, deed or title
- Insurance documents: homeowner's, mobile home, condominium or renter's policy
- List of people living in the residence at the time of the disaster
- Disaster-caused damage and disaster-related losses to structural and personal property

The inspector will look at disaster-damaged areas of your home and review your records. Inspectors can only verify your loss. They do not decide the outcome of your application for disaster assistance nor condemn property. FEMA inspects damaged property for disaster-recovery program purposes only.

If you have already begun repairs, damage should be documented through photos/videos. Keep all your receipts for disaster-related purchases.

If you carry homeowner's 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 submit proof that you have exhausted the Additional Living Expenses your insurance company provided. Keep in mind that, by law, FEMA cannot give you a grant for expenses your insurance company or another source – such as crowdfunding or financial assistance from voluntary agencies – already covered.



FEMA