

# After Registering, FEMA Housing Inspection is the Next Step

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When applying with FEMA, you may have reported damage to your home. If so, a FEMA housing inspector may contact you and schedule an appointment to visit your house or apartment to assess the damage.

If you're a survivor with minimal damage who can live in your home, you will not automatically be scheduled for a home inspection when applying for FEMA assistance. Instead, you will receive a letter from FEMA explaining that you may call the FEMA Helpline to request an inspection if you find significant disaster-caused damage to your home after applying for assistance.

If you have any questions, you can always contact the FEMA Helpline at **800-621-3362**. For TTY call **800-462-7585**.

## What Should I Expect on the Day of the Inspection?

- An assessment inspection generally requires 20-40 minutes to complete. It's important that you keep your appointment or notify the inspector if a postponement is necessary.
- Upon arrival to conduct the assessment, the FEMA inspector will display an official FEMA photo identification badge. If the photo ID is not visible, it is important that you ask to see it. This helps prevent fraud.
- If you are a homeowner, you will be asked to show proof of ownership: Tax bill, deed, mortgage payment receipt or insurance policy, with the applicant's name, and the damaged property's address on the documentation. ***Inspectors will only ask for this information if it wasn't already previously verified by FEMA.***
- If a renter, you must show proof of occupancy: lease or rent payment receipt, utility bill or another document confirming the house or apartment was your primary residence between **Sept. 1-3, 2021**. ***Inspectors will only ask for this information if it wasn't already previously verified by FEMA.***



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- All applicants must show a valid driver's license, passport or other photo identification.
- The FEMA housing inspector will verify storm and flood damage to your home's structure, building systems and major appliances. The inspector will enter the information electronically into a hand-held computer. The computer already contains a file with your registration number and other information. The inspector's job is to look at your reported damage and document it.

## **FEMA inspectors do not:**

- Determine your eligibility for assistance or offer repair estimates.
- Hire or endorse specific contractors to repair homes or recommend repairs.
- Ask applicants for banking or other personal information.
- Carry money, or solicit or accept payment.

Disaster survivors with communication-related disabilities—those who are deaf or hard of hearing, blind or have low vision, and those with speech disabilities—may request reasonable accommodations to aid in communication. For instance, survivors may request an American Sign Language interpreter. Accommodations can be requested by calling **800-621-3362 (TTY 800-462-7585)** once the assessment inspection is scheduled.

## **Important Tips for Applicants**

- You do not need to wait for a FEMA housing inspection before making necessary repairs to your damaged property.
- Document losses thoroughly. Take pictures of all damage to property and major appliances, and keep receipts of all disaster-related purchases and expenses.
- Stay in touch with FEMA after registration. If addresses or phone numbers change, update FEMA as soon as possible. Missing or erroneous information could result in delays in getting a home inspection or receiving assistance.

## **One More Thing**

Once you have applied for federal assistance, you may receive a disaster loan application from the U.S. Small Business Administration (SBA). It is very important



to complete and submit the loan application, even if you think you may not qualify for a loan or even if you don't need a low-interest SBA disaster loan. You can fill out the application online at <https://DisasterLoanAssistance.sba.gov/ela/s/>.

In fact, homeowners and renters who do not qualify for a loan from SBA may be referred to FEMA's Other Needs Assistance (ONA) program. ONA may include grants to help pay for repair or replacement of household furniture, vehicles and some appliances. Medical, dental and funeral expenses may also be eligible under the ONA program.

