

Fact Sheet: Don't Wait to Begin Cleaning, Making Repairs

Release Date: ?? 6, 2017

Survivors are encouraged to begin cleaning and making repairs to their homes to make them safe and livable again. It is encouraged to begin those tasks as soon as possible once it's safe to re-enter a structure, according to the National Flood Insurance Program. During cleanup, survivors should save all receipts and document damage with photos, along with following these additional tips:

- **Clean up debris** as soon as possible. Don't wait for a flood insurance adjuster or FEMA home inspector to come to your home.
- **Take photos or videos** of the outside and inside of the building, including damaged personal property, and label them by room before you remove anything;
- **Photograph the make, model and serial number** of items like washers and dryers, hot water heaters, kitchen appliances, TVs and computers;
- **Keep samples** of carpet, flooring, wallpaper, drapes, etc.;
- **Separate damaged from undamaged** personal property items to show the adjuster;
- **After taking photos, immediately throw away flooded content items that pose a health risk**, such as perishable food, clothing, cushions and pillows.
- **Before starting any structural work, be sure to get a building permit** from your local building authorities. If you have NFIP flood insurance you will want to call your flood adjuster or flood insurance company to let them know what structural repairs you have planned.

It will not be necessary for all survivors who contact FEMA to have an inspector visit their home.

- **They may receive an email**, auto-dialer call, or text message that allows them to provide FEMA with the extent of damage from Hurricane Irma.
- **They may get a call** from FEMA to determine eligibility.
- **Renters and homeowners** will be asked to report their home damage,



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- Based on information provided, they will receive a determination of award for Personal and/or Real Property.

If it is determined that a home inspection **is** necessary, a FEMA inspector will contact the applicant to schedule an appointment. However, because of the large number of damaged homes, it may take up to 30 days for an inspector to contact them to schedule an inspection.

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Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards. Follow us on Twitter at <https://twitter.com/femaregion4> and the FEMA Blog at <http://blog.fema.gov>.

The U.S. Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's Web site at www.sba.gov/disaster. Deaf and hard-of-hearing individuals may call 800-877-8339.

