



Steps Toward Recovery: The Inspection Process

What Happens After An Applicant Applies for Assistance?

FEMA's programs are designed to help applicants take the first steps toward recovery. They are not intended to return homes or belongings to their pre-disaster condition. Anyone seeking federal disaster assistance must first register with FEMA. Once registered, individuals will receive a personal application number that is used when communicating with FEMA. Each application is reviewed to determine if an inspection will be issued. If FEMA determines that the applicant has no insurance or that the insurance coverage will not meet an applicant's needs, an inspection will be issued to verify disaster-caused damage. In instances where the disaster impacted areas are inaccessible or too hazardous to fully perform onsite inspections, FEMA may use geospatial inspections to verify losses.

In most cases, the inspector calls within a few days after registering and usually no later than 10 days. However, in some cases an applicant may be contacted the same day they applied. FEMA uses contract inspectors with construction and/or appraisal expertise. Every inspector receives disaster-specific training, including identifying the difference between disaster-caused damage and normal wear and tear that occurs as a home ages. Every inspector has passed an FBI background check and is required to display official government-issued photo identification. There is no fee for the inspection.

TO BEGIN THE INSPECTION

- Someone 18 years of age or older who lived in the household prior to the disaster must be present for the scheduled appointment.
- Applicants must provide photo ID and proof of occupancy such as a valid driver's license or utility bill.
- Owners must also show proof of ownership such as a deed or mortgage statement.
- The applicant will be asked to electronically sign a document stating the applicant or the applicant's child is a lawful resident in the U.S. at the time of the disaster, and the information provided must be truthful.

DURING THE INSPECTION PROCESS

- The inspection generally takes 20-40 minutes to complete.
- In situations where the home is inaccessible, the inspector will meet with the applicant at the obstruction or a neutral location to obtain the applicant's signature and verify occupancy.
- The FEMA inspector is there to document disaster-caused damage, **not** to determine whether an applicant is eligible for assistance.

- The inspector will walk through the entire home to view damaged and non-damaged areas to assess disaster-caused damage for structural and personal property (appliances, furniture, electronics, etc.). Inspectors will **NOT** climb on roofs or enter crawl spaces.
- The inspector will ask questions about disaster-caused losses and expenses. These include medical expenses, moving and storage expenses, items purchased in response to the disaster, etc.
- Photos will be taken of the home confirming the inspection was completed at the correct address.

Applicants may receive a visit from more than one inspector such as a FEMA Quality Control inspector or representatives from the U.S. Small Business Administration.

If you have additional questions, please contact the FEMA Helpline at For additional information please call the FEMA Disaster Helpline at **1-800-621-FEMA**. Hearing/speech impaired, please call **TTY 1- 800-462-7585**.

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