



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 receive a personal application number, 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 applicant's insurance coverage may not meet their needs, an inspection is issued to verify disaster caused damage.

In most cases, the inspector calls to schedule an appointment for an inspection within a few days after an applicant registers for assistance and usually no later than 10 days. However, in some cases an applicant may be contacted the same day they apply. If an inspector is unable to contact the applicant using the phone numbers provided during registration, the inspector will visit the damaged dwelling to establish contact. 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.
- Applicants who cannot meet the inspector onsite may write to FEMA prior to the inspection to authorize a third party over the age of 18 (e.g., neighbor, landlord) to attend the inspection on their behalf.

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 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:
 - Verify the applicant's name, address, contact information, proof of ownership, occupancy status, and insurance;
 - Walk through the entire home to assess the condition of both damaged and non-damaged areas, noting disaster caused damage to real property (structural) and doing a complete inventory of all essential personal property (appliances, furniture, etc.) (Inspectors will **NOT** climb on roofs or enter crawl spaces.)
 - Collect the applicant's signature on the Declaration and Release form (FEMA Form 009-0-3) certifying the applicant's citizenship or eligible immigration status;
 - 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, uniforms, supplies and tools used for school and or employment.
- Photos will be taken of the interior and exterior of the home, confirming the inspection was completed at the correct address.
- Conditions such as applicant availability may require an inspection application to be temporarily "Withdrawn". This status may delay inspection dependent assistance until a housing inspection is completed.
 - If an inspection is identified as Withdrawn, an applicant may contact FEMA and request reinstatement, at which time another inspection will be attempted.

Following the Inspection

- The results of the inspection are only one of several criteria utilized by FEMA to determine an applicant's eligibility for assistance. If an applicant is denied assistance for specific items it does not necessarily mean it was omitted from the inspection.
 - If the applicant can demonstrate to FEMA that there was eligible disaster caused damage exceeding the damage recorded in their inspection, there is an Appeal process that may provide an additional inspection to validate the claim.
 - For more information on the Appeal process, visit <https://www.fema.gov/media-library/assets/documents/151382>.

Please note: Applicants may receive a visit from more than one inspector such as a FEMA Quality Control inspector or representatives from the Small Business Administration (SBA).

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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FEMA's Mission: "Helping people before, during, and after disasters."

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