



FEMA [\(1\)](#)

What Happens at the Inspection?

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This page explains what you can expect after your application for disaster assistance is completed regarding the need for a FEMA inspection of your disaster damages. Depending upon the information you provide on your application and whether you have insurance that may pay for the damages you may receive an inspection automatically or you may need to submit documentation to FEMA. Flood damages to your home will be inspected regardless of insurance. If access is limited to the area due to the disaster there may be a delay in completing the inspection.

✓ Collapse All Sections

✓ If You Do NOT Have Insurance That May Pay For The Damage

- An inspector will contact you to schedule a time to review your damaged home
- This contact can be within 10 to 14 days depending upon the disaster, but may occur sooner
- This contact may be by phone, text or email depending upon your contact information provided at registration

✓ If You Have Insurance That May Pay For The Damage

- File your insurance claim first
- Provide FEMA with a decision letter (settlement or denial) from your insurance company
- An inspector will contact you to schedule a time to review your damaged home

- This contact may be by phone, text or email depending upon your contact information provided at registration

✓ If You Have Flood Insurance That May Pay For The Damage

- File your insurance claim
- An inspector will contact you to schedule a time to review your damaged home
- This contact may be by phone, text or email depending upon your contact information provided at registration

If damages are from flooding, you do NOT need to provide a copy of your flood insurance decision letter to us before FEMA will schedule an inspection. Since temporary living expenses are not covered by flood insurance, an inspection will be scheduled after you apply for assistance.

✓ What Happens During The Inspection?

1. An inspector will schedule a time to meet you at your damaged home.
 - In areas where access is still severely limited, it may take longer for an inspection
 - Inspectors are contractors, not FEMA employees, but your inspector will have FEMA identification
 - Inspectors file your report but do not determine your eligibility
 - There is no fee for the inspection
2. The inspector will visit your property to assess the damage related to the disaster. During the inspection:
 - You must be present for your scheduled appointment and provide proof of ownership and occupancy to the inspector
 - If you cannot be present, you may designate someone (over the age of 18) to meet the inspector on your behalf.

You may be asked to sign a form authorizing this individual to meet the inspector

- If you have insurance, the inspector may ask to see the policy
 - The inspector may take photos of the damages to add to your file
3. During the inspection, you will be asked to sign a form (Declaration and Release) authorizing FEMA to verify that the information you have given is correct. This form has a section where you declare your citizenship status.
 4. The inspector will complete the inspection and upload the inspection report to FEMA.

Last Updated: 09/10/2017 - 09:15

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