

# FEMA Inspections

**FEMA will arrange an inspection of your damaged home and personal property as part of its review of your application.** The inspector will call you directly to plan the inspection, so answer all phone calls or texts until you have talked with an inspector. If the inspector can't get in touch with you, FEMA may consider your application withdrawn. You also need to be ready to return to your damaged residence to meet the inspector on short notice.

**Prepare for the inspection by making sure you are aware of all disaster-caused damage and having other documents on hand.** Show the inspector all of the damage to your home and belongings. Inspectors record the type and quantity of damage. The inspectors also make other decisions that FEMA relies upon, like whether the damage makes your home uninhabitable. Inspectors don't go on roofs or under homes, so if you have damage in those areas, it is helpful to have photos or other proof that you can show the inspector. If your home was flooded and you took photos of the water inside your home, show those to the inspector too. Show the inspector any insurance documentation.

**The inspection isn't just about seeing the damage. You need to be ready to prove occupancy and (if you own your home) ownership.**

**Occupancy:** FEMA assistance is available to "occupants" of a household. This means that you must prove that you lived in the home when the disaster hit. FEMA can deny your application if it doesn't have enough information to show that you occupied the home, so be sure that you show evidence to the inspector. You can verify occupancy with documents such as: a utility bill; statement from your landlord; a bill or similar document sent to your home address with your name on it; a pay stub or other document from an employer showing your name and address; a current driver's license, state-issued identification card, or voter registration with your name and current address.

**Ownership:** Unless you are renting, you will need to show the FEMA inspector proof you own the home. FEMA considers people owners if they actually have legal title, have a life estate, or lived in the home rent-free but were responsible for property taxes or maintenance before the disaster. Examples of proof are:

- a deed listing you as the owner that was current at the time of the disaster;
- mortgage statements or homeowners insurance documents from within three months before the disaster;
- a property tax receipt or bill;
- a title or manufactured home certificate of title;
- a bill of sale from before the disaster; a death certificate and will naming you as an owner of the property, or affidavit of heirship showing that you are an owner through inheritance;
- evidence that you paid for maintenance or repairs at the home before the disaster; or
- a contract for deed.

**If you can't get to your damaged home for reasons such as displacement, disability, illness or other emergency,** explain your reasons to both the inspector and FEMA directly at 1-800-621-3362. The inspector may be able meet you at another place. Be ready to answer the inspector's questions about all of the damage and show the inspector photos or any other evidence. Also ask about options such as designating someone else to meet the inspector at your place.