

What to Expect From a FEMA Inspector

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LINCROFT, N.J. -- The arrival of a housing inspector is a vital step in determining both the amount and types of housing assistance FEMA may provide.

Survivors seeking housing assistance must first register with FEMA. Applicants who register will be given a personal application number. The number is used throughout the disaster assistance process. Survivors should record the number and keep it secure and handy for all future dealings with FEMA.

A FEMA housing inspector will call survivors if they need a housing inspection and set up a time for a visit. The inspector usually comes within 14 days after the survivor applies. The inspector will have the application number assigned at registration.

When the FEMA inspector calls, write down:

- Inspector's name
- Date(s) of calls
- Date(s) and time(s) of appointment(s), and
- Inspector's telephone number.

Inspectors are contractors, not FEMA employees, who have been hired by FEMA to conduct the inspection. Every contractor has an official identification badge. Ask to see the badge if it is not visible during the inspection.

Remember, FEMA **never** charges a fee for an inspection. The inspector will never ask for bank information. FEMA inspectors verify damage; but do not hire or endorse specific contractors or recommend repairs. Inspectors do not determine cost estimates, but provide confirmation of the existing damage, from which costs estimates are calculated.

It is important to meet with the inspector to avoid delays in the inspection process. Those who cannot be present for the scheduled appointment can appoint someone 18 or older who lived in the house before the disaster to stand in during the inspection.

The inspection generally takes 30-40 minutes but can be shorter, and consists of a general inspection of damaged areas of the home and a review of the survivor's records.

When the inspector arrives, be prepared to provide proof of identification, such as a driver's license or passport or other official photo ID. Inspectors also require written proof of home ownership, such as a tax receipt, mortgage payment book or home insurance policy showing the property's address. If proof of ownership is not available, the inspector will complete the inspection, but proof of ownership must be provided to FEMA.

Most applicants receive a written response from FEMA regarding a decision within 7 to 10 days after the inspection.

The U.S. Small Business Administration and private insurance companies also have inspectors in the field in New Jersey.

To date, FEMA housing inspectors have completed 80 percent of the more than 92,000 inspections requested by disaster survivors in New Jersey.

Survivors may apply for assistance by registering online at www.DisasterAssistance.gov, by web enabled mobile device at m.fema.gov or by calling 1-800-621-FEMA (3362). Disaster assistance applicants who have a speech disability or hearing loss and use TTY should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.

Anyone in New Jersey who suffered losses from Hurricane Sandy may be eligible for disaster assistance.

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.

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