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Fact Sheet

Home Inspections for Hurricane Irma Survivors in Florida

FEMA home inspections are an important step in determining the type and amount of assistance you can receive to help you recover from Hurricane Irma. The extraordinary number of Florida homes that received damage means that it may take longer than usual to reach *your* house. It is helpful to understand the process so that you know what to expect.

To determine the extent of damage to your home, a FEMA inspector will contact you to schedule an inspection. The inspector will try three times at different times of the day. If you cannot be reached by phone, a letter will be sent to the address you provided at the time of registration.

What you need to know:

- If your original registration said your home was **inaccessible**, call the FEMA Helpline at 800-621-3362 to update your status when access is possible.
 - Long wait times have been reported, so please be patient, as no inspection can be scheduled until the applicant informs FEMA the home is accessible.
- It may take **up to 30 days** for a FEMA-contracted inspector to contact an applicant.
- When the inspector arrives, ask for official identification. The badge should include the inspector's name, company and photo.
 - Inspectors will have your case number and details about your property.
 - The inspector will assess and verify damage caused by the disaster. There is never an inspection fee. Generally, the inspection lasts about 30 minutes or less.
 - If you are a homeowner, the inspector will verify your ID, proof of ownership and occupancy. If you are a renter, the inspector will verify your ID and occupancy via a rental agreement, recent utility bill, etc.
- The inspector does **not** determine any assistance you might qualify for.
- Always be aware of scams. Disasters often bring out criminals who prey on survivors. Call law enforcement immediately if someone claiming to be an inspector does not show you a badge with a photo or asks for money. Guard your personal information.
- Should you need an accommodation or an American Sign Language interpreter for the inspector visit, please call the FEMA helpdesk at 800-621-3362 (Voice, 711 or VRS) or 800-462-7585 (TTY) so we can arrange this for you.

Desktop and Streamlined Inspections in Florida

- As a result of numerous ongoing federal disaster response and recovery operations, FEMA is implementing two new inspection processes designed to expedite the federal assistance process for disaster survivors. The new processes are Desktop Inspections and Streamlined Inspections.

Desktop Inspections

- FEMA is performing a new home-damage **self-assessment** program.
 - If you were a renter or homeowner residing in a disaster-designated county, you may receive a text message or phone call asking you to provide information about the level of wind and flood damage your home received.
 - If you report your home was destroyed, an on-site inspection to verify damage will be scheduled.
 - Based on information you provide, a damage assessment result will determine the appropriate grant amount to address disaster-caused losses for Personal Property and/or Real Property.
 - If you disagree with your award amount, you may appeal the decision by providing documentation of your disaster-caused losses within 60 days of the date listed on your FEMA determination letter.

Streamlined Inspections

- Recent declarations for Florida, the U.S. Virgin Islands, Puerto Rico, Texas, Georgia, Alabama and several tribes have necessitated an unprecedented number of inspections. The estimated wait time for a traditional inspection is now up to thirty days.
- To effectively address the urgent needs of applicants affected by Hurricane Irma, FEMA has **eliminated some inspections** in order to streamline the processes required to verify losses.
- The following populations will **not** receive a FEMA inspection:
 - **Home Inaccessible:** The homeowner or renter reports at the time of registration that they have no real or personal property damage, but their home is inaccessible.
 - **Unavailable Utilities:** The homeowner or renter reports at the time of registration that they have no real or personal property damage, but their essential utilities are temporarily unavailable.
 - **Flood Insured and Flood Damage Only:** The homeowner reports at the time of registration that they only have damage caused by flood and have flood insurance that will cover their disaster-caused damage.

FEMA has streamlined its processes in order to move the recovery process ahead as quickly as possible for you and your fellow Floridians. Be sure to keep your information updated by calling 800-621-3362 (Voice, 711 or VRS) or 800-462-7585 (TTY) or by visiting a DRC so that we can reach you with these new programs.

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