

FEMA INSPECTION

WHAT TO EXPECT

1. Inspector's Call: When you register – either online at www.DisasterAssistance.gov or by calling **800-621-3362 (TTY 800-462-7585)** – you will receive a 9-digit application number. An inspector will then call to schedule an appointment to visit the damaged property – generally no longer than 10 days after registration. When inspectors call, they will confirm registration details, including Social Security numbers. But authorized inspectors will not ask for these details and usually do not approach an applicant without prior contact.

2. Inspector's Visit: Keep the scheduled appointment to make sure the assistance process moves quickly. Inspectors will assess disaster-related property damage and file damage reports, but they do not determine eligibility. The inspector's visit typically takes 15 minutes to as long as 45 minutes. You – or your representative who is 18 or older and lived in the household prior to the disaster – must be present for the scheduled appointment.

Inspectors are private contractors who wear official FEMA identification. The inspector will ask you for identification and proof of ownership and occupancy (for homeowners) and occupancy only (for renters). You can speed up the process by having the appropriate documents on hand:

- A photo ID to prove identity, such as driver's license or passport;
- Proof of occupancy, which may include:
 - A utility bill from with the address of the damaged home and the applicant's name listed or a merchant's statement, credit card bills, delivery notices or other first class mail addressed to the applicant and showing the address of the damaged home;
 - Pay stubs and similar documents addressed to the applicant and showing the address of the damaged home; or,
 - Current driver's license showing the address of the damaged home.
- Proof of ownership, such as:
 - Deed showing you as the legal owner;
 - Title that lists you on actual escrow or title document for the purchase of the home;
 - Mortgage payment book that names you along with the address of the damaged home;
 - Real property insurance policy for the damaged home with your name listed as the insured; or,
 - Tax receipts or a property tax bill that lists the address of the damaged home and you as the responsible party to the assessments.

Legitimate FEMA inspectors do not request payment at the time of the inspection.

3. After the Inspector's Visit: You will receive a letter from FEMA containing a decision within 10 days of the inspector's visit. If you have any questions about the letter, call the helpline number – **800-621-3362 (TTY 800-462-7585)**.

If you are eligible for assistance, the letter will be followed by a check or an electronic funds transfer. The letter explains how the money can be used.

You may receive a low-interest disaster loan application in the mail from the U.S. Small Business Administration (SBA). While you do not have to accept a loan, an SBA application opens the door to other possible forms of assistance, so you should complete and return it as soon as possible.

You can get answers to questions about the progress of your application by:

- Going online at www.DisasterAssistance.gov (anytime).
- Calling **800-621-FEMA (3362)**, **TTY 800-462-7585** (These toll-free telephone numbers are staffed daily 7 a.m. to 10 p.m., until further notice. Help is available in most languages.).
- Using a smartphone or web-enabled device to visit m.fema.gov.
- Homeowners, renters, businesses of all sizes and nonprofit organizations can register online anytime.

If you are denied assistance, call Massachusetts Justice Project, (800) 639-1209

Find other information and resources at www.MassLegalHelp.org/tornado.

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