

What to Expect: Housing Inspections

For residents in Breathitt, Clay, Floyd, Knott, Letcher, Perry and Pike counties who report they cannot or may not be able to safely live in their home, FEMA may need to perform an inspection of the damaged dwelling.

Home inspections

If you report that you cannot, or may not be able to, safely live in your home, FEMA may need to perform an inspection of the damaged dwelling. The inspection helps FEMA verify disaster-caused damage and loss. Inspectors do not determine eligibility for FEMA assistance.

FEMA will call you to meet at the address where the damage was reported. The inspector's phone number may be from out of state or show up on caller ID as "unavailable". The inspector may ask you to verify personally identifiable information by phone.

When the FEMA inspector calls, write down:

- The inspector's name
- Date of call
- Date and time of appointment
- Inspector's telephone number

If you are contacted by a FEMA home inspector, but no one in the household applied for FEMA disaster assistance, inform the inspector that you did not apply for FEMA assistance and ask the inspector to withdraw the application. Also notify FEMA by calling the FEMA Helpline at 800-621-3362.

During inspection

A typical inspection takes up to 45 minutes to complete. You or your designated co-applicant identified on your application will need to meet with an inspector and provide a photo ID. You may invite another individual such as a household member, relative or friend to help communicate with the inspector.

- If you or your co-applicant are unable to meet with an inspector, a third-party can be designated in writing and pre-authorized before the scheduled time and date.



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- If you do not want to allow an interior inspection due to COVID concerns, inform the inspector.
- FEMA never charges a fee for an inspection. The inspector carries an official photo ID and will never ask for bank information.
- The inspector will attempt to verify the applicant's name, address, contact information, occupancy and ownership status and insurance coverage.
- The inspector will walk through the home to assess the condition of both damaged and non-damaged areas, noting disaster caused damage to real property (structural) and doing a complete inventory of all damaged and non-damaged essential personal property (appliances, furniture, etc.).
- The inspector will ask questions about disaster-caused losses and expenses including medical expenses, moving and storage expenses, items purchased in response to the disaster, uniforms, supplies, and tools required for school or employment.
- Inspectors will not climb on roofs or enter crawl spaces.
- Photos may be taken of the interior and exterior of the home during the inspection process.
- In situations where the home is inaccessible, the inspector may meet with the survivor at another location to verify identity, occupancy and/or ownership.
- If you suspect an inspector isn't who they say they are, tell them to leave immediately and call local law enforcement.

After the inspection

Information gathered during the inspection is only one of several criteria used by FEMA to determine eligibility for assistance. If you have questions after your inspection, please call FEMA's Helpline at 800-621-3362.

FEMA will mail you a decision letter about eligibility for assistance. To receive updates and notifications faster, create an online [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance) account after applying for FEMA assistance.

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Kentucky flood survivors can apply for FEMA assistance online at [disasterassistance.gov](https://www.fema.gov/disaster/assistance), by calling 800-621-3362 or by using the [FEMA mobile app](https://www.fema.gov/mobile). If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service.

FEMA's mission is helping people before, during, and after disasters.