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Fact Sheet

South Carolina Florence Survivors: FEMA Home Inspections

Applicants for federal disaster assistance with FEMA may be contacted by a FEMA-contracted housing inspector to schedule an inspection to verify disaster-related damage.

Before the inspection:

- Homeowners and renters with uninsured and underinsured losses due to Hurricane Florence should first register with FEMA.
- If an inspection is needed, a housing inspector will contact you by phone, text or email to schedule an appointment.
- Make sure to keep your appointment; **delaying your inspection may delay your assistance.**
- Check that your home or mailbox number is clearly visible from the road.

When the inspector arrives:

- The inspector will need to see:
 - Photo identification;
 - Proof of ownership/occupancy of damaged residence (tax bill, mortgage payment book, rental agreement or utility bill);
 - Insurance documents (insurance decision letter and/or auto insurance policy summary);
 - List of people living in the residence at the time of disaster; and
 - All disaster-related damages to both real and personal property.
- Ask for official FEMA photo identification badge.
- Inspectors will have your FEMA identification number and details about your property.
- The inspector will ask questions about disaster-caused losses and expenses.
- Inspectors **will not** ask for your Social Security number or bank account information.
- Usually, an inspection will last 20-40 minutes, but may take longer.

After the inspection:

- If you are eligible for assistance, you will receive disaster assistance funds via direct deposit or paper check by mail.
- If you are not eligible for assistance you will be notified by letter. **Read this letter carefully,** many times applicants are ineligible because FEMA is missing important information such as: an insurance settlement letter, proof of ownership or proof of occupancy.
- You have 60 days to appeal this decision, the appeal process is detailed in the letter.

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