What to Expect: Housing Inspections

For residents in Forest, Outagamie, Vilas, or Winnebago counties who apply for disaster assistance, FEMA may need to verify your home's disaster-caused damage through an inspection.

Apply for FEMA Assistance

If you have insurance, file a claim before applying for FEMA assistance. FEMA cannot duplicate benefits for losses covered by insurance. If your policy does not cover all your disaster expenses, you may be eligible for federal assistance.

The fastest way to apply is online at DisasterAssistance.gov or the Spanish language DisasterAssistance.gov/es. Money may be available to help you with serious needs like hotel costs, displacement costs, basic home repair costs, personal property loss or other disaster-caused needs.

Home inspections

Within ten days of applying for assistance, you may be contacted by an inspector to schedule an appointment at the address where damage was reported. The inspector's phone number may be from out of state or show up on caller ID as "unavailable." Be sure to answer or call back so your application can move forward.

FEMA inspectors make several attempts to contact you to schedule an appointment. If FEMA is unable to get in touch, you will be sent a letter indicating your application cannot be processed further—to proceed you must call FEMA's Helpline at 800-621-3362 to confirm your contact information and need for assistance.

FEMA inspectors will already have your nine-digit registration number when they contact you, but they may ask you to verify personally identifiable information by phone. They do not collect or ask to confirm your personal financial information. Do not give your banking information to a person claiming to be a FEMA housing inspector. If you're unsure whether a FEMA call or visit is legitimate, contact the FEMA Helpline at 800-621-3362 to verify.

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 an inspector, but no one in the household has applied for FEMA assistance, ask to withdraw the application and notify FEMA by calling 800-621-3362.

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During Inspection

A typical inspection takes up to 45 minutes to complete. Inspectors do not determine eligibility for FEMA assistance —they are looking to verify the damage reported on your application. You or your designated co-applicant 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 is unable to meet with an inspector, a third party can be designated in writing and pre-authorized before the scheduled time and date.
- A FEMA inspector carries an official photo ID and will never ask for bank information or charge a fee for inspection. If you suspect an inspector isn't who they say they are, tell them to leave immediately and call local law enforcement.
- The inspector will attempt to verify the applicant's name, address, contact information, insurance coverage and occupancy or ownership status.
- The inspector will walk through the home to assess the condition of both damaged and non-damaged areas— noting structural damage and completing an inventory of essential personal property (appliances, furniture, etc.).
- 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.

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 account after applying for FEMA assistance.

Learn more about FEMA's inspection process by visiting the Home Inspections page.

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