

DISASTER-RELATED BUILDING INSPECTIONS LIST

The purpose of this information is to summarize the inspections that could take place following a disaster incident or event in your community. Your property may be subject to some or all of these inspections. You are strongly encouraged to contact your local building, zoning, and/or floodplain administrator prior to repairing your damaged structure to ensure that all necessary permits are obtained.

| Grant/Loan/Insurance/Other Inspections | Who Does the Inspection? | What Do They Inspect? | Why Are They Doing the Inspection? | When Do They Do the Inspection? | What is the Result of the Inspection? |
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| <u>FEMA Habitability Inspectors</u> | Contractors hired and trained by FEMA | Uninsured event-related damages to primary residences of homeowners and renters | This is one step in determining eligibility for FEMA disaster assistance from the Individuals and Households Program (IHP). | An inspection is scheduled after FEMA assigns the FEMA registration to an inspector. | If damages and/or disaster-related costs are determined eligible, grants for various types of FEMA IHP assistance can be provided. |
| <u>Small Business Administration (SBA) Disaster Loan Program Loss Verifiers</u> | SBA loss verifiers | Event-related damages to primary residences of homeowners and renters; businesses | This is one step in determining eligibility for SBA disaster loan assistance. | SBA loss verifiers will conduct inspections after SBA receives a disaster loan application packet from a homeowner, renter or business. | SBA will propose a loan package for the eligible damages identified in the inspection. |
| <u>Voluntary Agencies and Non-Governmental Organizations</u> | Case managers | Essential unmet needs | To determine essential unmet needs which would be forwarded to voluntary, non-governmental organizations for possible assistance | Inspections are conducted once insurance proceeds have been received and disaster assistance has been provided by FEMA and SBA. | Voluntary organizations may provide various forms of assistance for essential unmet needs. |
| <u>Hazard Mitigation Grant Program (HMGP) Project Managers</u> | Local official designated to manage a mitigation grant project | General property inspection and collection of records and information needed to develop a mitigation project grant application | To identify properties and interest in participating in a locally sponsored mitigation project that will reduce or permanently eliminate future risk to lives and property from natural hazards | Inspections are conducted several weeks to several months after the damage event. | Development of a mitigation project application. Project implementation will not occur until 18-24 months after the disaster declaration. |
| <u>Insurance Adjustors</u> | Insurance adjustors from insurance companies | Damages covered by the insurance policy | Inspection is in response to an insurance claim filed by the policyholder. | Inspection is conducted as soon as possible after the policyholder files a claim. | Settlement of the claim, which is based upon the adjustor's inspection and the policyholder's coverage |

NO FEES should be charged for any of the listed inspections or assessments.

Ask for ID – do not allow entry to any person who is not willing to provide proper identification.

Safeguard personal information. Social Security and bank account numbers will not be required from inspectors.

If in doubt, do not give out information.

