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.

Damage Assessment Related 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?
American Red Cross (ARC) Damage Assessment Teams	Trained ARC Damage Assessment personnel	Incident-damaged occupied, primary residences (apartments, single family homes, mobile homes, etc.)	To determine what forms of ARC assistance to provide	Inspections are conducted immediately after the incident as soon as homes are accessible and/or when allowed entry by local officials.	The information necessary for ARC to provide assistance has been identified and verified.
County Emergency Management Agency (EMA) and/or Local Officials	Representatives from county EMA offices and/or local officials	Damages reported by residents; and pre-identified risk areas	To gather initial damage data to: - identify the scope and impact of the incident; - identify resources needed for emergency response and/or recovery	Inspections are conducted immediately after the incident occurs.	Information has been gathered to: - provide emergency response needed to save lives and protect property; - request a Joint Preliminary Damage Assessment (PDA) from the state.
Joint (federal/state/local) Preliminary Damage Assessment (PDA) Teams	- Federal Emergency Management Agency (FEMA) and Small Business Administration (SBA) personnel; - state EMA; - local person with knowledge of location of damages	Incident-damaged occupied, primary residences (apartments, single family homes, mobile homes, etc.); SBA assesses businesses.	A Joint PDA is required by federal regulation to obtain the data needed to support a state request for federal disaster assistance.	Upon request by county EMA and following completion of local PDA	The state has data to support a request for federal disaster assistance. FEMA and SBA have the data needed to respond to the state request, if submitted.
Safety/Rebuilding Related 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?**
Local Building Officials	Certified building officials	Damaged buildings	To conduct safety and habitability inspections	Immediately after the incident and as soon as the building/home is accessible	Notification of accessibility (structure is safe to enter, has limited access or is condemned) and actions to take to access
Local Flood Plain Manager	Local floodplain administrator or certified building officials	Structures located in the 100-year floodplain that were built prior to the community's initial Flood Insurance Rate Map	This is one step in determining if a structure is "substantially damaged", defined as damage that equals or exceeds 50% of the structure's pre-event fair market value.	Substantial damage field inspections occur in the first few weeks after the incident and when the structures are accessible.	Information that will assist the local floodplain administrator determine if the structure is substantially damaged and how to comply with current flood damage reduction regulations. A local flood hazard area development permit must be obtained prior to any repairs.
Local Building/Permitting Officials	Building, zoning, and/or local floodplain administrator	Compliance of constructed or planned repairs to property and/or structure with local regulations	To ensure that repairs and/or planned construction meet local health and safety regulations	Beginning several days after the event and potentially lasting for several years	Obtaining the local permits, certificates of occupancy, and any other required documentation to demonstrate compliance with local building/zoning/floodplain regulations

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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?
FEMA Habitability Inspectors	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.
Small Business Administration (SBA) Disaster Loan Program Loss Verifiers	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.
Voluntary Agencies and Non-Governmental Organizations	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.
Hazard Mitigation Grant Program (HMGP) Project Managers	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.
Insurance Adjustors	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.