



MEMA



Joint Information Center  
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FEMA

# Disaster News

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## **INSPECTIONS, INSPECTIONS, INSPECTIONS— WHO INSPECTS DISASTER-DAMAGED DWELLINGS AND WHY?**

**CLINTON, Miss.** – If your home was damaged during a disaster, you may be asked to meet with more than one inspector. Each time someone inspects your home, it is for a different—but important—reason.

The main categories of disaster-related inspections include:

- FEMA inspections.
- Small Business Administration inspections.
- Mitigation inspections.

These inspections are directly related to the disaster. If you need to rebuild or repair your home, there will be additional building inspections by your city or county government.

Remember: Federal disaster-related inspectors always carry identification and never charge for their services. If an inspector cannot show you identification or tries to charge you, contact your local law enforcement officials and report a possible fraud attempt.

You can contact Mississippi's Office of the State Attorney General, **800-281-4418**, to report any fraudulent inspectors or contractors. You also can ask questions about possible fraudulent contractors operating in the area.

### **FEMA Inspections**

After you register for disaster assistance, a FEMA-contracted inspector checks your home to determine if it is safe to live there. The FEMA-contracted inspector measures the square footage and records disaster-related damages that affect whether the residence is safe, sanitary and functional.

The FEMA inspection is important because it determines your eligibility for FEMA housing assistance.

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In the Mississippi flooding disaster, many homes were inaccessible for a long period of time. When that occurs, the inspector notes that. This allows FEMA to continue processing applications for housing assistance.

When the residence is fully accessible, the applicant needs to call the FEMA hotline, **800-621-3362**, to reschedule an inspection.

### **SBA Inspections**

Many disaster survivors receive a loan application from the Small Business Administration. SBA offers low interest disaster loans to renters, homeowners and businesses of all sizes.

Once an applicant submits a loan application, an SBA inspection may be scheduled. SBA inspectors do a complete damage assessment of the structure. Applicants can obtain a copy of the SBA damage report by contacting SBA's Customer Service Center at [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) or by calling 800-659-2955.

If a loan is approved, SBA monitors the use of insurance and SBA loan funds to ensure disaster repair funds are being spent correctly.

### **Mitigation Inspections**

Mitigation inspections may be initiated for inundated buildings in Special Flood Hazard Areas. The inspection determines which structures suffered "substantial damage."

Mitigation inspections can be made by teams from FEMA, the State of Mississippi, or the local jurisdiction. These teams collect data on disaster-damaged buildings. They also verify the location of substantially damaged properties on local flood maps.

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Communities make the final determination of substantial damage based on the collected data. Communities will not issue permits to reconstruct or repair structures within the Special Flood Hazard Area until a substantial damage determination has been made and property owners notified.

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*FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.*

*FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.*

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