

Contribute

FEMA Remote Home Inspections after Hurricane Laura or after August 22, 2020



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COVID-19 protections allow FEMA to conduct remote inspections from August 22, 2020 on. This will now require the homeowners and property owners to collect all the damage assessment information. Do homeowners have FEMA Verified Loss training? Not yet, but.

With the SARS-CoV-2 COVID-19 Pandemic in full swing during the 2020 hurricane season many of us missed the announcement that FEMA was going to be conducting all inspections virtually. This now placed the burden of disaster damage documentation and photo record collection on the actual homeowners and property owners.

I will be sharing what FEMA announced and I'll be showing you all how we did our inspection after our insurance inspector advised us to record and document everything even if it was done by others like FEMA inspectors, City inspectors and our own insurance inspectors. After our inspector advised us to collect thousands of photographs and document everything we learned it was for our benefit and didn't take as long as you might think. Not after we created a procedure and set up a spreadsheet.

FEMA Announced on September 8, 2020 that after Hurricane Laura (August 22, 2020) all damage inspections would be conducted virtually.

FEMA Published:

"Due to COVID-19 and the need to protect the safety and health of all Americans, FEMA will conduct remote home inspections for Hurricane Laura applicants in Louisiana. Remote inspections provide a new way of evaluating damage &ndash comparable to traditional, in-person inspections &ndash and expedite the delivery of recovery assistance to applicants based on their eligibility."

FEMA: "What to Expect After Applying for FEMA Assistance"

A remote inspection will be the primary form of inspection for applicants who are still pending an inspection.

Applicants who self-reported during registration that they received minimal damage and can live in their homes will not automatically be scheduled for a home inspection. "

FEMA: "Part of the FEMA disaster assistance registration process includes providing a call back phone number for FEMA to contact the applicant to set up a remote home inspection for damage caused by the disaster and other helpline information."

FEMA: "Remote Inspection Process"

Disaster applicants who applied to FEMA and reported that they may not or cannot live at home due to damage will be contacted by FEMA to schedule a remote inspection.

FEMA advises evacuated applicants to return to their property only when local officials say it's safe to do so. FEMA remains committed to completing home inspections for every applicant whose situation necessitates one.

FEMA inspectors will call applicants by phone. Applicants will answer questions about the type and extent of damage sustained.

The inspector will ask applicants to verify the last four digits of their FEMA registration ID, a 9-digit number given to them after applying. The inspector will complete the verification process by confirming the first 4-digits of the registration ID.

Applicants should let FEMA know if they need reasonable accommodations, including translation and ASL interpreters, to ensure effective communication.

Based on an applicant's responses and existing eligibility criteria, FEMA may then provide grants for rental assistance, home repairs and replacing certain personal property items.

Home repair grants are provided based on the type of residence and the applicant's responses during the remote inspection. FEMA assistance is limited to making essential repairs to make certain areas of a home livable. Those areas include the living room, kitchen, bathroom and currently occupied bedrooms.

Remote inspections have no impact on eligibility for the types of Other Needs Assistance available that do not require an inspection. This assistance includes childcare, transportation, medical and dental, funeral expenses, moving and storage and Group Flood Insurance Policy Assistance."

The importance of getting your FEMA Verified Loss inspection completed perfectly is beyond words at this point. You can appeal any and all FEMA determinations and I would recommend that each of you review your damage and report anything missed as additional needs. You can and should file your appeal and include this new information.

FEMA funds for temporary repairs will need to be documented from the first minute you receive the grants for temporary repairs as temporary repairs. All FEMA Individual Household Program Grant funds have to be used for Temporary repairs or repairs that will not be a duplication of benefits once HUD CDBG-DR grants become available to you this summer around August 2021.

Keep Receipts, never pay in cash without an invoice, proper ID of the person and a legal mailing address. If you hire day labor for anything you must document your payment with a check not cash. This is what the current state managers from Louisiana want to see and will not reimburse you if you do not have payments documented and justify your spending of FEMA IHP Grants.

Setup a new bank checking account for all your disaster recovery payments. Deposit just what you need to cover checks and process every penny of every dollar FEMA sends to you so you can provide proof you used the funds as intended and so they will not be a duplication of benefits as detailed in HUD CDBG-DR Guidance June 20, 2019.

We have more information on how to document damages and how to submit appeals that will be linked. If you have questions and are a disaster victim from the 2020 season it's not too late to get all your paperwork in order so you have less of a bureaucratic headache and more eligible grant funds from HUD CDBG-DR programs. If you are below 120% AMI it's in your best interest to plan for HUD CDBG-DR program assistance even if you have insurance coverage. If you do not have insurance and are below 80% AMI you should wait for the HUD CDBG-DR program to start and work closely with the State OCD-DRU office to secure your recovery grant which will not need to be repaid.

Resources:

- [FEMA Remote Inspection Announcement](#)

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