

## 42 Days of Disaster Inspections

### FEMA

FEMA is the Federal Emergency Management Agency charged with administering disaster relief to victims of Federally Declared disaster areas. In March of 2003 FEMA became part of the U. S. Department of Homeland Security. This additional mission is to lead the effort to prepare the nation for all hazards and effectively manage federal response and recovery efforts following any national incident. FEMA also initiates proactive mitigation activities, trains first responders and manages the National Flood Insurance Program and the U.S. Fire Administration. Once a disaster is declared and the location is delineated by the President then it is up to FEMA to locate the disaster victims and provide disaster relief. In order to provide this relief FEMA employs independent contractors who specialize in contacting the disaster victims and inspecting the damaged properties.

There are two “Housing Inspector Contractors” that are currently approved by FEMA. One is Alltech, Inc., and the other is Partnership for Response and Recovery, or PaRR Inspections. These two companies are responsible for all the "Management and Performance of Housing Inspection Services in Disaster Areas Nationwide.” The FEMA Disaster Housing Program provides grants for primary residents (owners and renters) whose houses have been damaged as a result of a disaster and who have inadequate or no insurance coverage. These grants are for alternate housing rentals and/or home repairs to restore the home to a safe, sanitary, and secure condition. The grants may include the reimbursement of temporary accommodations incurred as a result of the disaster. I subcontracted with PaRR Inspections.



Housing Inspection Services involve collecting and reporting required information from applicants whose houses have been damaged by disasters. A wide range of information is collected during the inspection, i.e., physical damage to the house, ownership, occupancy, insurance, personal property losses, recommendations on mitigation measures, and other essential information regarding disaster-related expenses and/or existing needs. FEMA then determines the type and amount of financial assistance to give to the applicants based on the information that is collected and recorded on pen-based computers by PaRR Inspectors during physical home inspections.

The primary tool used for a disaster inspection is the tablet computer. This is similar to a lap top computer but the usual mouse is replaced with a special pen. The pen is touched to the computer screen to activate the programs. Using a tablet computer is very much like using a conventional clip board with a pencil. The computer speeds up the process of collecting information at the jobsite and also allows for the downloading of the next

days jobs via the internet. There is a comprehensive computer program apparently provided by FEMA which requires specific information be provided by the applicant. Throughout my stay the program was periodically updated or changed when the jobs were downloaded. Each hurricane had its own specific program and required slightly different information from the applicant. All the responses affect the amount of disaster relief that FEMA would provide.

The inspectors are not provided with the amount of relief available for each repair item. Apparently they do not want the inspectors to have this information for fear it may compromise the way they comprised their reports. This information is kept at the main office where the dispersal decisions are made. At first this was distressing to me as I felt I could not properly assess the damage without knowing the costs but after a while the sheer number of inspections and the brutal hours wear a person down to a point where the only important issue is to complete the inspection in as short a time as possible and try to get through the day.

Part of the inspection process is to determine if a person is an owner or a renter. The applicant is required to prove that they are an owner in order to be eligible for repair to the real property and their personal property. Conversely, the applicant is also required to show that are a renter to be eligible for relief for their personal property. One inspection there was a mobile home that was storm damaged. The applicant at this particular home pulled out some dusty paperwork out of an old shoe box and showed me that they had bought the one acre of land about 5 years ago for \$2,500.00 and they had a receipt for the single wide mobile home for \$700.00. The entire family of seven watched me as I performed their inspection. The home was obviously distressed prior to the storm but the storm had completely ruined their home. It was virtually uninhabitable so I listed the home as destroyed as required by the FEMA protocol. Several days later I learned that there is \$25,000.00 awarded for a destroyed mobile home. I cannot be sure if this is accurate but I believe it is close. Even if the award was half then people in rural Alabama could be making a significant profit from FEMA. I am unaware if there is any allowance for purchase price. If there were then certainly some of the very nice homes would be disallowed from any assistance.

Damage



My original assignment was on the east coast of Florida in the Fort Pierce area. This was a middle income area consisting of home owners in the residential areas and retirees in the mobile home parks. The homes fared much better than the mobile homes. The homes usually had some lost shingles to the roofs and had leaks inside but the mobile homes sustained far worse damage. They just were not up to the riggers of a hurricane. There were multiple examples of destroyed mobile homes. The picture to the right shows two 2x4's driven through the wall much like an



arrow. The force of the wind must have been unbelievable. I believe there were tornadoes that would periodically touch down and cause catastrophic damage whereas the more continuous high winds and water from the hurricane would cause accumulative damage. Both causes of damage are bad, just different. Most people think of their walls and roofs to be water proof. This is not at all the case. These systems are designed to keep water out of the interior systems at reasonable pressures. When there is a 120 mile an hour wind blowing torrential water at a wall, this is called wind driven rain, then the water will move up and around and through every little crack or hole and spray into the living space on the other side. The interior of the walls become wet and the possibility of mold damage is greatly increased.

The same thing is true for the roofs. Roofs are not designed to withstand such a deluge of wind and water. The water is pushed up the slopes and runs over the back edge of the shingles and leaks into the attic. Once the lower edge of the shingle is raised then it is broken off by the wind and the whole system is compromised. The governor of Florida has allowed out of state roofing contractors to work because there is such a back log of damaged roofs through out the state. There is considerable risk in using out of state contractors because there is no guarantee they will be around for the warranty period. But the need for a roof today may outweigh the need for a warranty tomorrow. When the roofs finally failed, the drywall ceilings would collapse into the living space bringing the insulation and all the water onto the personal possessions. At this point the furniture, clothing and personal items would be a total loss.

Some people lost everything and really needed FEMA's help. Other people tried to take advantage. The next article will be about some of the more interesting inspections. If you have any questions or comments please sent me an email at [HomeInspect2020@aol.com](mailto:HomeInspect2020@aol.com), or give me a call at 209-613-1430.

In my last week I shared some of the mechanics of how the Federal Emergency Management Agency operated. This week I will relate some of the more interesting happenings I encountered.

One of the very first inspections was on the St. Johns River on the east coast of Florida. There were four residences at the end of the road near the river. The map showed the road as being paved with some type of resort near the river. Here I am in the little rented car expecting to see a trailer park with boat ramps with some civilization. No Big deal. I found the paved road followed it for some 15 miles. The terrain went from civilized housing to thick forest with no houses and trees so close together that a person could not walk between them. Only the occasional pig trail offered any entry into the forest.

By now the road is getting narrower and the forest is changing into a jungle. I have never seen a jungle, only in the movies; jungle is something that does not exist in California. A jungle is ominous with dim light, vines, and an odd combination of palm trees and pine trees. The occasional pond of water could be seen along the edge of the road, counted no less than three snakes crossing the road on my way in. Oh, and not a person nor a house yet to be seen.

Finally the road comes to an intersection. The paved road ends, and a hand written sign says "FEMA THIS WAY" pointing down one of the dirt roads. By this time the paved road was only single lane wide, and the dirt road was even narrower. I was 2,000 miles from home with absolutely nobody knowing for sure where I was, in a jungle that I had never experienced. If I took three steps off the road I would be lost forever. This could be the opening for a great horror movie.

Not to be deterred I entered the dirt road. The jungle was now more like a canopy that arched over the road and the light was dim. There was water on both sides of the road with no room to turn around. It was fascinating to see such a different world. The road was on a raised bank and around the next turn it descended slightly and there was water flowing over the top about 4" deep. I stopped and walked out to inspect the situation. To cross or not to cross? Is the road still there? I was already behind schedule and not even to the job site yet. If I get stuck they may well find my bones next season. So there was only one way to be sure. I walked out into the "Stream" to see for my self. Yes, the road was there and compact. This was a surreal experience. I could imagine myself in the Amazon River with an Indian guide looking for the lost city. Time to wake up. Back into the car to traverse the river and onto my applicants. Another several miles and the road disappeared under the St. John's River. For nearly 300 yards the road was under what was clearly a moving river much too deep to consider crossing.

Suddenly I hear a guy holler, "He's here!" and I could see some commotion on the other side. "Stay right there and we'll come get you!" After a couple minutes here comes a huge 4 wheel drive Ford pickup raised on special suspension with giant tires. I could see four or five guys were in the bed passing a bottle around. "You're the FEMA guy?" The

driver asked in the heavy southern accent. "I don't think that city car gonna make it across, need a ride?" Another fellow said, "Boy are we glad to see you!"

They offered me the front seat and proceeded to re-forge the river. According to the driver the river was about a half mile away and had risen to within just a few inches of overflowing the flood control banks. There was a spillway designed to relieve the water but the "Damned Environmentalists" would not let the gates be opened because of damage to the wild life. "Their gonna let the whole southern part of the State flood just to save some stupid frog or something." I refrained from any comment partly because I didn't know anything about the ecology and because of the bottle the guys in the back of the truck were passing around.

Off we went across the river. The water was actually moving freely across the road and all manner of debris was floating by. The water was about 36" deep at the deepest before the slope reversed and we climbed out. "We're not clear yet, there still more to come." The driver explained. The road entered into the jungle again where the water was about 24" deep and more twisting than before. Several times the guys in the back had to move floating trees out of the way. "What about alligators" I asked. "Yep, you have to be careful; there are quite a few 14 footers around here. And with the river being all flooded there could be some really big boys about." Just about the time I had digested this information there was another tree in the road, but no one was moving to move it out of the road. "Lookie here, there's your gator." Ah, where, I'm thinking, not wanting to look stupid. Suddenly the tree moved and there it was. Actually it was an alligator lying on top of a tree right in the middle of the road. It seemed to me it was at least 18 feet long and it moved fast. It kinda wiggled a few times trying to figure out what the truck was doing, and then dove off the tree in a flash. Faster than I imagined a large lizard could move. Faster than I could gotten out of the way. "Yep, that was just a little one. Just an eight footer." The driver explained. Eight footer plus 10 feet I was thinking.

The guys moved the tree and we moved on. What about snakes? I thought, when the driver says, "Watch out for snakes, with all the flooding, there are snakes all over." Oh thank you very much I thought. The jungle just got very much darker and thicker. Tell me again why I am here.

After another 2 miles we come to an open area with several trailers apparently floating on the river. The river is about a mile wide there and flowing freely. "We're here!" the driver exclaimed. The water is about 36" deep around the trailers and they appeared to be ready to float away. "And what is it you want me to do, exactly?" I asked. "Inspect the houses." He replied. "And how do we reach the homes?" I asked. "Don't worry; we have boots, for the city boy." The guys in the back passed up a pair of rubber boots about knee high and asked if I wanted a drink. No thanks, but thanks for the boots. "What are you guys going to wear?" I asked. We don't need no boots. One guy took off his pants and shoes and stepped in; another took off his shoes and socks in preparation of getting wet. It was clear my boots were not tall enough but I did not intend to be laughed at by these good ole boys. One step into the water and my boots were full of water. Oh well, let's go inspect the trailers.

The water was about 2” from covering the floors of the trailers and was flowing under and around the foundations. The trailers could literally be floating at any minute but there was no damage that I could report inside the units. I reported the units as inaccessible with almost certain water damage that will be discovered when the river subsides. The power was off and no utilities. Later, I got a call from the FEMA auditing office asking why I put down the unit as inaccessible if I was able to gain access to the units. The training manual says reasonable access. In my opinion this was unreasonable to expect a person to access a property in this manner. FEMA is rife with bureaucrats.

Anyway, these turned out to be very friendly people. They were trying to keep their spirits up after being flooded out of their homes. After testing me to see if what type of person I was, they were friendly and hospitable. Surprisingly there were educated men from diverse backgrounds who came to the river to retire and get away from city life. They were very thankful for any help that FEMA could provide. This was my most fun I had working as a contract inspector for FEMA. Usually the work was brutal and unrelenting. Next week I will related on some attempts to defraud the system.-

Inspections like this are clearly outside the scope of a California Real Estate Inspection Association inspection. If you ever need a “regular” home inspection be sure to use a CREIA inspector to be sure you are receiving a complete and comprehensive inspection that covers all the required systems in your home. CREIA can be found at [CREIA.org](http://CREIA.org). If you have any questions regarding a home inspection I can be reached at [HomeInspect2020@aol.com](mailto:HomeInspect2020@aol.com) or call me at 613-1430.

#### 42 Days Inspecting with FEMA

Last week I shared the most interesting day working for the Federal Emergency Management Agency. This week I am going to share one of the more blatant (and scary) attempts to defraud the Agency. Part of the inspector’s job is to determine whether an applicant has a legitimate need. Many times an applicant is not sure if they have a legitimate claim and asks for an inspector to come out to the property to make a fair determination. After a while it becomes pretty easy for the inspector to determine if the applicants are trying to cheat. The cheaters are a very small percentage of the overall applicants and they provide some of the more memorable inspections. Here is the best story.

In Alabama the forest is so dense it is impossible for a man to move through the growth. Many of the homes are located deep in the forest off the paved main roads. The dirt roads through the forests what the locals call a “Pig Trail.” These roads are somewhat like a fire road one would see up in our foot hills, only not so well maintained. Many times these houses are located up to 10 miles out in the forest with a dirt road as the only access. The locals don’t seem to mind the remote areas, but to me, the lack of an all weather paved road is an important safety hazard. Most of these roads would be impassable for a fire truck.



There was this one inspection where the applicant indicated there was no way I could find his "Pig Trail" (Named after the trails that wild pigs make in the forest) and wanted to meet me at an arranged place and follow him in. He showed up driving a beat up old van and told me that my car would not make the trip and I should ride with him. Luckily I declined and told him I would go as far as I could in my car. I followed him down this winding dirt road that in one place actually had a stream flowing over the top. After about 10 miles we came to a clearing that had 2 trailers. One trailer was occupied by this guy "buddy" and the other was his.

Upon approaching the trailer there were all sorts of debris laying around. Toys, discarded appliances, used up cars were all around, and a very large garbage dump behind the unit. Surprisingly there was no storm damage to be seen. After finding my way to the interior there was clothing and all manner of household goods strewn about the floor. The beds were upended with the bedding strewn about. There were cockroaches and dog feces everywhere. It was clear this was the result of drug use and not storm related. All the while the applicant kept up a running commentary on how the storm ruined the roof, how the wind has blown all his personal belongings about the yard, and how the trailers contents were water damaged. By this time I was very aware of the remote location and the very large knife hanging on the applicant's belt. It was clear by his demeanor that it would be wise to get back to civilization as soon as possible.

"Don't you think I need a new roof?" he said. "Yep, the roof is ruined," I replied and made sure to make entries into the computer looking like I was reporting damage. "Don't you think all my stuff is ruined?" he stated. "Yep, the storm really beat you up." I replied. This was repeated until the applicant seemed satisfied. "How long before I get my check?" The applicant asked. The standard response is "7 to 10 days you should hear something from FEMA." I replied. "They usually just send out a check." By this reply the applicant smiled and watched me as I got back to my car. "Good Luck" I said as I drove off. Once I got to the paved road I checked the box "No Storm Related Damage" and went to my next job. I was reasonably sure I would never see this guy again; I should be reassigned to a new area before the 10 day time period expired. I am sure that if I had confronted this guy with the proper inspection protocol the situation would have turned ugly and given the remote location I was totally alone and vulnerable to physical harm. Not so good. Agreeing with this guy was a survival tactic.

This was the most obvious attempt to defrauding the system. Usually it was more of an applicant pushing the limits and trying to be sure every little issue was included in the storm damage. In my opinion this is not cheating, just being sure to get all the relief that is available. FEMA really did help a lot of deserving people.

I am glad to be home and go back to regular work in order to get some rest. Remember, a FEMA inspection is not a Home Inspection. If you need a home inspection be sure to use a California Real Estate Inspection Association Certified Inspector to be sure you have all the systems in your home properly inspected. I can be reached at [HomeInspect2020@aol.com](mailto:HomeInspect2020@aol.com). Or call me at (209) 613-1430.