

Chasing Hurricane Damage as an ASHI FEMA Inspector

by Jim Hemsell

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Part 3 of 3

It seemed like an appropriate end for my 46-day deployment performing FEMA inspections. I sat in my truck, parked on the side of a Houston highway, reading the paper in a heavy downpour from the remnants of Tropical Storm Marco that hit the coast of Mexico on October 14. It had drifted northward and turned Houston's highways into a parking lot. No one could exit the highway because all the access roads were under water. I watched as cars attempted to drive through the flooded access roads, drift sideways and then sink up to their hoods. I decided I wasn't in that big of a hurry to turn in my FEMA inspection equipment before driving to New Orleans for the ASHI Board meeting. After the Board meeting, it is home to Dallas and back to a "normal" life. My deployment had come to an end, once I dealt with this little issue of a tropical depression.

Clients and applicants: a different relationship

The 46 days on the road inspecting hurricane-damaged property has touched me in some deep ways I had not expected. During typical home inspections, my wife and I spend some intense time with our clients, educating them about the condition of the property they are purchasing. This creates a close bond with our clients, which has become part of our image in the real estate community. That close bond is not generated during FEMA inspections because the circumstances of the inspections are different. One is a happy home purchasing experience; the other is done in limited time often under dire circumstances. The FEMA appointments may last 15- 30 minutes, depending on the applicant and the damage to that particular home. Still, you meet people who you relate to because of their house, job, age or some other common characteristic you may share with an applicant. That is when the magnitude of the calamity that Hurricane Ike brought to their lives strikes at your heart and soul.



Magnitude of calamity brought home

I met a woman about my age and her 15-year-old daughter at what used to be her home in Anahuac (pronounced Anawac). This was the area where Hurricane Ike came ashore. The 18-foot storm surge cleared entire towns off coastal areas, and the winds and tornadoes destroyed structures haphazardly throughout the county. Her home was a double-wide mobile home with a 1,000-square-foot addition housing the den, dining room, bathroom and storage. The house was nestled in trees across the driveway from a two-story barn and other equipment for the 300-plus-acre horse ranch. That was until the storm hit. When I performed the FEMA inspection 15 days after the storm, the barn consisted of a metal pipe frame and a pile of debris. The metal had peeled off, striking and shredding the addition to the house, and the entire mobile home leaked from every seam, door and window.

The woman and her husband had married in the spring of 2008 and brought their blended family together to

run the family ranch. When the hurricane was an hour or two from landfall, a piece of flashing started to peel loose on the roof of the house from the 60-mph winds. I could relate to the frantic homeowner's decision to get out the ladder and use a screw gun to repair the flashing before the 130-mph winds hit.

Unfortunately, the husband hit an electrical wire with the last screw; then, reached out to the antenna tower to break his fall off the ladder. A second later, he was dead, lying on the roof with his new bride left holding the ladder wondering when her husband was coming down so they could go inside, away from the hurricane. After realizing what had happened, she got the family and field hands inside before the storm hit. There, they rode out the storm knowing that life had already changed for each of them.

She had spent 15 days crying her heart out when I called to set up the appointment to meet her back at the house. She and her daughter were strong and brave while we spent half an hour going through the interview and inspection process. She never cried during my appointment, but the heartache in her soul was evident. A hug was the only thing I could give her at the time, but the memory of her story will keep her in my prayers for a long time. In the back of my mind, I could only think that through the grace of God, I could have been on that roof and someone else would be interviewing my wife. Life truly is short.

Committing to deployment

Major hurricanes are one of the few times that FEMA deployments last more than a week or two. In the case of Ike and Katrina, inspectors had to sign a one-month contract to get travel expenses reimbursed. You can leave at any time, but once you turn in your equipment, typically you're done for that deployment. I stayed longer than one month to tie the ASHI Board meeting in New Orleans into the overall time I was away from home. I sneaked in two two-to-three day trips home during the deployment (if you consider a six-hour car ride each way as part of my time off). I even missed my 27th wedding anniversary, but scored extra points with my wife by taking her to a Tina Turner concert after getting home.



Is FEMA work worth it?

Money is one of the reasons home inspectors consider this type of work. My market had slowed down dramatically immediately before I was deployed, so it was easy to decide to shut down my business and leave my wife and home. A good, healthy home inspection business will generate more money and have fewer expenses than FEMA work almost every time when you put a pencil to the numbers. You still have to pay the bills at home while you are away, trekking from one disaster area to another. FEMA inspectors have to cover their own gas, lodging and meals while performing inspections. I fared pretty well toward the end of my deployment as my speed, communication and routing skills improved to allow me to perform 55 inspections the last week. That equated to \$2,750 of income during a period of time when I was living at the FEMA base camp, with almost no personal expenses other than gas for my car. The first three weeks I was in the red, so it's not all gravy train here.



I performed 213 inspections during that 46-day period. Considering that I sat around at home and in hotels waiting for almost a week to be deployed, actual travel days and a couple of “days off” to see my wife, figure about 36 days of actual inspecting. Those are 10-12 hour days, seven days a week. This works out to an average of about \$300-\$400 a day. Then you get to figure in your expenses.

Free FEMA base camp makes life easier

Motels are almost nonexistent in a disaster zone. You get what you can.

If a room is available, you pay top-rack rate. I drive a Honda Element with seats that fold down into beds if I need to sleep in my car. Luckily, it never got that bad; however, I did lower my lodging standards quite a bit to stay off those seats. My motel rooms averaged about \$85 a night until I found the FEMA camp. You would never intentionally stay at some of these motels under “normal” circumstances. Also, I ate the cost of several prepaid motel room nights when I had to move earlier than planned, and I lost several rooms when I failed to let the motel know I was staying and the room was booked to another. The FEMA base camp made life much easier. It had large, air-conditioned tents with plywood floors and cots, a chow hall for hot breakfasts and dinners and box lunches or rations, shower pods, laundry facilities and port-a-potties. There was also a recreation tent with two large-screen TVs on satellite dishes. Not home, but it was free for the contractors who FEMA hires to do disaster work, so the price was right.

McMuffin® most welcome

When you are in an area that has not had electricity for five to 10 days, your food choices are limited. During the early phase of my Ike deployment, I had two small crates of groceries and a large ice chest that kept me going. I did happen across the Orange, Texas, McDonald’s that opened one Sunday morning about a week after getting to Port Arthur, Texas. It was the closest thing to a hot breakfast I had seen in a week and worth the 30-minute wait to get an egg sandwich.

Gas scarce and expensive

Gas prices were at record highs during the 10-day period that saw two Category 3 hurricanes strike the Louisiana and Texas Gulf coasts. FEMA had problems getting gas supplies into the heavily populated areas of Houston, but I was able to get regular gas and ice at a convenience store in Orange, Texas, each morning on my way to Port Arthur. FEMA made sure that specific areas had gas once power was restored to that area.



Daily Commute: 60-90 minutes

Your inspections are assigned by zip codes, so typically you work an area of perhaps 100 square miles. My longest commutes were to and from my assigned areas. When you are relocated to another zip code area, you have to finish one area and work the second area at the same time. At one time, I was staying in the French Quarter in New Orleans and working in East Baton Rouge. Another time, I was staying in Beaumont and working the east side of Houston. Both had commute times of 60-90 minutes each way. The lack of hotel rooms prevented staying close to work in both cases. It cost me \$30-\$40 a day for gas. I never let the car get below half a tank because of the gas situation, but I never had to fill the five-gallon gas can I carried for emergency use.

What's the bottom line?

Bottom line: I earned approximately \$14,000 in seven weeks and spent about \$5,500 in hotels, meals and car expenses. I drove about 6,000 miles. You have to consider the out-of-pocket expenses of wear and tear on your vehicle. The IRS recognizes 6,000 miles as about \$3,000 in gas, expenses and depreciation. Dealer service before and after the trip adds \$400 to the \$1,400 gas expenses. The \$800 A/C car repair makes the \$3,000 expense a conservative number. Many inspectors rent their vehicle by the month when they arrive at the airport and beat these costs. I ended up netting about \$8,500 for the seven-week period, so this was not a real profitable experience for me based on my home inspection business model. It did fill in for down time in the economy. We missed five or six inspections during the time I was gone.

Why become FEMA-approved?

The goal of this series of articles was to encourage ASHI inspectors to become approved for FEMA inspections. Going on the road to disaster zones requires independent skills that many inspectors may not feel comfortable exercising. But even if you don't believe you would want to go on the road, you should know that the changing environment is bringing these disasters to a community near you. Over the past five years, federal disasters have been declared in 30 different states; Florida, Louisiana, New York and Ohio have had five or more declared disasters during that period. Many other states have had two or three declarations during that period. Inspectors may be able to work a disaster near their home without incurring the expenses of distant deployments. In a slowing economy, this can be good work.

Getting Set Up With FEMA

It takes time to get set up in the FEMA system. Figure about six months after you take your class to be set up and ready to be deployed. You need to be ready for the hurricane season (June through October) so you can get the full baptism-by-fire experience. FEMA inspectors are graded using inspection turnaround time and call-back statistics (yes, there are some of those). The grade is posted on each inspector's home page on the Web site. If you do well, you float toward the top of the list to be called for future deployments. Do this long enough, you become part of a core team that regularly gets sent to more disasters making it a full-time job for some. My notes and suggestions for improving your FEMA inspection experience will be posted on the Members Only Web site under Disaster Inspection Resources. The information may help you improve your speed, productivity and profitability. This is an ASHI member benefit you won't see elsewhere.

In parting, I want to add a few special notes for you to consider. When I accepted deployment, I raised my prices on the way out of town to keep the perceived value of my home inspection services high. All our referrals went to local ASHI Certified Inspectors. Timing my return back into the home inspection business during mid-month allowed me to pick up that end-of-month business.

When asked if I would do this again, I struggle with giving an answer that sounds convincing one way or another. As business continues to slow during the winter real estate cycle, I did go to the PARR Web site and turn on my available-for-deployment button so I would at least be able to consider whether or not to accept a particular disaster. It is better to be offered work and be able to turn it down, than to go without. You never know where this economy is going!

All photos courtesy of the author.

Learn More About Disaster Inspecting

[The Disaster Inspection Resource page](#) on www.homeinspector.org for Members Only provides information about the subcontractors FEMA uses to train and deploy disaster inspectors.

In addition to in-depth information about what is expected of a disaster inspector, it provides contact information for the following organizations:

Partnership for Response and Recovery (PaRR) www.parrinspections.com

PaRR Inspections has been awarded a contract for the "Management and Performance of Housing Inspection Services in Disaster Areas Nationwide."

Parsons Binkerhoff (PB Inspections) www.pbdisasterservices.com

- 2008 Gulf Coast Hurricanes Now Recruiting Inspectors
- Learn why PB Disaster Services could be the right choice for you

Federal Emergency Management Administration (FEMA) www.fema.gov

Federal Alliance for Safe Homes (FLASH) www.flash.org

Also, ASHI chapters are encouraged to provide Disaster Inspection Training for their members, either as a benefit or advertise it at a reasonable fee for chapter fund raising. For information, contact Russell Daniels, russelld@ashi.org, 847-954-3185.

Then Along Came Katrina

In the August 2006 *ASHI Reporter*, ASHI member Paul Cameron shared his experiences as a disaster inspector:

September 26, 2005

I promised many of you that I would keep you posted on life after Katrina. Here's a quick update...

Tomorrow marks two weeks of being on site. Seems like forever.

For me, this all started when I was asked to attend Disaster Inspector training. A firm that provides FEMA with qualified inspectors was looking for inspectors willing to help when disasters are declared in the upper Midwest. Work would be limited (30-day max./once every couple of years or so). Seemed like a good opportunity to help out (use my powers for good, not evil). I completed training in May and maintained my qualifications over the following months.

Along came Katrina...

[Read in full his “Letters from the Field”](#) and see his photos in the archives on www.ASHIReporter.org.

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