



**FEMA**

March 13, 2019  
DR-4419-AL FS 003  
State News Desk: (205) 280-2254  
FEMA News Desk: (202) 826-3201

# Fact Sheet

## **Reasons Why You Might Have Been Found Ineligible by FEMA**

If you received a letter from FEMA that says you're ineligible for housing assistance, that's not the last word. You might just need to provide more information to FEMA.

### **Keep in mind:**

- FEMA cannot pay for damage covered by insurance or duplicate benefits from another source.
- FEMA grants are meant for costs to return your home to a safe and sanitary living space or functional condition. Damage to non-essential space or property is not eligible under FEMA programs. If you have questions about the type of damage eligible under FEMA programs, you can call the disaster assistance helpline at **800-621-3362** or **800-462-7585 (TTY)**.
- The disaster-related damage must have occurred at your primary residence.
- Your disaster-damaged property must be located in Lee County.

### **Here are some reasons for ineligibility in your determination letter, with recommended actions:**

- You were insured.
- Contact FEMA if your insurance settlement is insufficient to meet your disaster-related needs or if you have exhausted the Additional Living Expenses provided by the insurance company.
- You may think your insurance covers the damage but your insurance company denies your claim. You must provide documentation that identifies the denial or exclusions of your insurance settlement before FEMA will consider your assistance eligibility.
- You reported no home damage when you registered with FEMA.

FEMA housing assistance typically only covers costs to return your home to a safe and sanitary living space or functional condition. Damage to non-essential space, landscaping, or spoiled food is usually not covered by FEMA grants. Contact FEMA if the status of your home damage is different from what you reported originally.

### **Home is safe to occupy**

- The damage caused by the current disaster has not made your home unsafe to live in. Your home is still safe, sanitary and functional. If you disagree with FEMA's decision, you can appeal in writing. Get third-party documentation to support your appeal (such as a bid for repairs or contractor estimates) that states your home requires disaster related repairs.

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## **Reasons Why You Might Have Been Found Ineligible by FEMA – Page 2**

- If you live in an apartment building and the owner requires you to leave so repairs can be made to the building, you should register or update your status with FEMA. You may be eligible for assistance.

### **No initial rental assistance**

- You indicated to the inspector that you were not willing to move while your damaged home was being repaired. This made you ineligible for FEMA temporary rental assistance. However, you may have since found further damage to your home, which may require you to move.
- Since your housing needs have changed, contact FEMA to update your housing status and explain why you have a need to relocate.

### **Proof of occupancy**

- When FEMA is unable to verify occupancy of your primary residence, you may provide FEMA with documentation, such as utility bills, a bank or credit card statement, phone bill, pay stubs, a driver's license, state-issued ID card or voter registration card showing the damaged dwelling address.

### **FEMA could not verify your identity**

- FEMA must be able to verify your identity with a valid Social Security number. By verifying identity, FEMA prevents fraud and ensures you receive the disaster assistance for which you are eligible.
- To verify identity, you may provide FEMA with documents, such as your Social Security card if accompanied by federal or state-issued identification, a U.S. passport, military identification or certain documentation from the Social Security Administration.

### **You can appeal FEMA's decision**

You must file your appeal in writing to FEMA. In a signed and dated letter, you must explain the reason(s) for your appeal. Your appeal letter should also include:

- Applicant's full name.
- Applicant's FEMA Application number and Disaster number.
- Address of the Applicant's pre-disaster primary residence.
- Applicant's current phone number and address

If someone other than you or a co-applicant is writing your letter, that person must sign the appeal letter, and you must provide FEMA with a signed statement authorizing that person to act on your behalf.

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Your letter must be postmarked within 60 days of the date on your letter from FEMA regarding your eligibility. Appeal letters and supporting documents may be submitted to FEMA by fax or mail, in person at a disaster recovery center, or online if you have a FEMA online account. To set up a FEMA online account, visit [DisasterAssistance.gov](https://DisasterAssistance.gov), click on “Check Your Application and Log In” and follow the directions.

**By mail:** FEMA, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055  
**By fax:** 800-827-8112, Attention: FEMA

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*FEMA’s mission: Helping people before, during, and after disasters.*

*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 to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.*