

# Reasons Why You Might Have Been Found Ineligible by FEMA

---

Release Date: Sep 9, 2020

If you received a letter from FEMA that says you're ineligible for help, that's not the last word. A quick fix like providing more information may change FEMA's decision.

## 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, sanitary and functional. This means your home is habitable. 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 FEMA helpline at 800-621-3362 or TTY 800-462-7585. Those who use 711 or Video Relay Service can call 800-621-3362.
- Damage to your home must have been caused by Hurricane Laura and have occurred at your primary residence in Acadia, Allen, Beauregard, Calcasieu, Cameron, Grant, Jackson, Jefferson Davis, Lincoln, Natchitoches, Ouachita, Rapides, Sabine, Vermilion, Vernon or Winn Parish.

## Read your letter

- Be sure to read your FEMA determination letter carefully because it specifies why you're ineligible and recommends actions that may change the decision.

## Common reasons for ineligibility

- **You are 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 your insurance company.



- **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.** If you reported your home had no damage but later discover it's not habitable anymore, contact FEMA to let them know. It helps to get documentation to support your appeal such as a letter from contractor or local official that says the home is not safe to live in. They should also include the estimated cost needed to repair the home.
- **Home is safe to occupy.** FEMA housing assistance typically only covers costs to make your home habitable. Damage to non-essential space, landscaping or spoiled food is usually not covered by FEMA grants.
- **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's 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 eligible disaster assistance. To verify identity, you may provide FEMA with documents, such as a copy of 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.
- **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 that may require you to move. Since your housing needs have changed, contact FEMA as soon as possible to update your housing status and explain why you have a need to relocate.

## Renters

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



## Everyone has a right to appeal

If you feel the amount or type of assistance is incorrect, submit a signed, written explanation outlining why you believe FEMA's decision is incorrect and copies of any documents supporting your appeal, including proof of your disaster losses.

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.

Your full name, your FEMA application number and disaster number, your pre-disaster primary residence address and your current phone number and address should be included on all submitted documents. Application and disaster numbers are printed on page 1 of your determination letter, above your name and address.

## Instructions to submit your appeal

There are **four ways** you can submit your letter and documents. Be sure to include the cover letter you received from FEMA when you submit them:

**1. Mail documents and your letter within 60 days of receiving your determination letter to the address below. Your letter with accompanying documents must be postmarked within 60 days of the date on your letter from FEMA regarding your eligibility.**

*FEMA National Processing Service Center*

*P.O. Box 10055*

*Hyattsville, MD 20782-7055*

**2. Fax them to 800-827-8112**

**3. Upload them online at [disasterassistance.gov](https://disasterassistance.gov) if you have a FEMA online account. To set up a FEMA online account, visit the site and click on "Check Your Application and Log In" and follow the directions.**

**4. Visit a FEMA drive-thru Disaster Recovery Center. The center operates under strict COVID-19 protocols to ensure the safety of all participants. Masks or face coverings are required for entry and service. You will remain in your car. A specialist wearing a face**



mask will receive your documents through the window and return them to you. Find your closest center by calling the FEMA helpline at 800-621-3362 or TTY 800-462-7585, by going online to [disasterassistance.gov](https://disasterassistance.gov) or by downloading the FEMA app.

If you have questions or need to speak about your ineligibility status, call the FEMA helpline 800-621-3362 or TTY 800-462-7585. Those who use 711 or Video Relay Service can call 800-621-3362. Toll-free numbers are open daily from 7 a.m. to 10 p.m. Multilingual operators are available.

Survivors who need to register may do so online at [disasterassistance.gov](https://disasterassistance.gov) or by downloading the FEMA app. They can also register by calling the FEMA helpline.

### **Spend Grants Wisely**

Disaster grants should not be used for travel, entertainment, regular living expenses or any discretionary expenses not related to the disaster. Survivors should keep receipts for three years to show how they spent FEMA grants.

If grant money is not used as outlined in the letter, you may have to repay FEMA and you could lose eligibility for further federal assistance that could become available later for your Hurricane Laura recovery.

For the latest information on Hurricane Laura, visit [www.fema.gov/disaster/4559](https://www.fema.gov/disaster/4559) or follow the FEMA Region 6 Twitter account at [twitter.com/FEMARegion6](https://twitter.com/FEMARegion6).

