Common Reasons for a FEMA Ineligibility Decision

Release Date: dic 14, 2021

Residents who applied to FEMA for disaster assistance for Hurricane Ida must have been affected by the Sept. 1-3 storm and live in **the Bronx, Brooklyn (Kings County), Queens, Staten Island (Richmond County), Dutchess, Nassau, Orange, Rockland, Suffolk or Westchester County**. Here are some common reasons why you did not meet the criteria to qualify for FEMA programs:

- **FEMA assistance would constitute a duplication of benefits from other sources.** FEMA cannot provide financial assistance when any other source, such as insurance, has provided assistance for the same disaster-related need or when such assistance is available from another source. For example, FEMA cannot pay for home repairs if the homeowner is already receiving funds from his or her insurance company for the same repairs. If you have already received funds from another source for your disaster recovery, FEMA may find you ineligible.
  - FEMA also does not provide replacement-value amounts for damaged items or assistance with non-essential items. FEMA provides assistance only for repairs to make a home safe, sanitary and functional. FEMA assistance is not a substitute for insurance.
- **There is more than one application filed for your household.** Only one application per household is necessary.
- **FEMA was unable to verify that you are the homeowner.** FEMA requires proof of occupancy from disaster survivors who apply for federal assistance to help them with repairs to their damaged homes. FEMA verifies ownership by means of automated public and government records or by using documents you submit. FEMA may also verify ownership at the time of inspection. To appeal FEMA's decision, you must submit documents that prove ownership along with your signed appeal letter. Documents you can use to verify ownership:
  - Deed or title
  - Mortgage document
  - Homeowners insurance documentation

    - Property tax receipt or tax bill
    - Manufactured home certificate or title
    - Home purchase contracts (e.g., Bill of Sale)
    - Last will and testament (and death certificate) naming you the heir to the property
- **FEMA was unable to verify your occupancy.** FEMA verifies occupancy by means of automated public and government records or by using documents submitted with your application. FEMA may also verify occupancy at the time of inspection. To appeal FEMA's decision, you must submit documents that prove occupancy along with your signed appeal letter.
- **FEMA could not verify your identity.** FEMA must be able to verify your identity. By verifying identity, FEMA prevents fraud and ensures you receive eligible disaster assistance. FEMA verifies identity by means of automated public and government records or by using documents submitted with your application. To appeal FEMA's decision, you must submit documents that prove your identity along with your signed appeal letter.
- **The damaged home may not be your primary residence.** FEMA will provide disaster assistance to eligible applicants for a primary residence. FEMA will not consider more than one primary residence for a survivor and his/her spouse. FEMA defines your primary residence as the place where you live for more than six months of the year.
- **You have not submitted required documents or information.** Read your FEMA correspondence carefully. Respond promptly with the information FEMA is seeking. If that information is not available, explain why to FEMA.
- **Insufficient damage: Your home is safe to occupy.** There was insufficient storm-caused damage to your home, or the damage to your home does not affect you can inhabit the home. Damage to non-essential areas, landscaping or spoiled food is usually not covered for FEMA assistance.
- **You reported no damage to your home.** If you have applied for federal disaster assistance but you reported you have no disaster-caused damage to your home, FEMA will find you ineligible for assistance.
- **You do not wish to move while repairs are made.** If the FEMA inspector deems your home uninhabitable due to disaster-caused damage, you may be eligible for FEMA Initial Rental Assistance. If you indicate at the time of inspection that you are not willing to move while your damaged home is being repaired, you will not be eligible for FEMA temporary rental assistance. If your housing needs have changed, contact FEMA as soon as possible to update your housing and explain why you have a need for rental assistance.

- **A FEMA inspector was unable to reach you at the contact information you provided.** You must return FEMA phone calls and requests for information in a timely manner. If FEMA cannot make contact with you, or you do not provide the requested information, FEMA may find you ineligible.
- **You failed to meet with the inspector.** It is important that you carefully read all FEMA correspondence. You or a representative you designate to FEMA ahead of time must be present at any appointments with FEMA officials, or FEMA may deny your application. If you still need an inspection, call the **FEMA Helpline at 800-621-3362** and request an inspection.
- **If you disagree with a FEMA decision, you have a right to appeal. Submit your signed appeal letter in writing.**
- To apply for FEMA assistance, visit DisasterAssistance.gov, use the FEMA mobile app or call the
- **FEMA Helpline at 800-621-3362**. If you use video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. **Helpline** operators are available from 7 a.m. to 11 p.m. daily. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.
- **If you live in the Bronx, Brooklyn (Kings County), Queens, Staten Island (Richmond County), Dutchess, Nassau, Rockland, Suffolk or Westchester County,** the deadline to apply for FEMA disaster assistance is **Tuesday, Jan. 4** .
- **If you live in Orange County,** the deadline to apply for FEMA disaster assistance is **Monday, Jan. 31**.