

Common Reasons for FEMA Eligibility Decisions and How to Appeal Them

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If you have applied for FEMA Assistance after the Jan. 21-23, 2024 San Diego severe storm and flooding disaster there are many reasons you may not be eligible:

- **You own or rent your home, and it's still safe to live in** — The damage caused by the disaster did not make your home unsafe to live in. FEMA housing assistance can only return your home to a safe, sanitary and functional condition. Damage to non-essential areas, like landscaping is not covered by FEMA assistance.
 - If you believe your home or personal property had more damage than the inspector reported, you can submit an appeal letter with a contractor's statement or estimate, a mechanic's statement or estimate, a statement from a local official, or receipts for expenses caused by the disaster to explain why a different grant amount may be necessary.
 - If the damage to your property wasn't caused by the Jan. 21-23, 2024, severe storm and flooding, then your home may be considered safe to live in and you won't be eligible for assistance.
 - [How FEMA determines if a home is habitable](#)
- **We couldn't contact you** — The home inspection is an important step of the FEMA assistance process. Help us keep your application moving by scheduling your inspection.
 - Calls to schedule may come from an unknown number, you will want to answer those calls.
 - If you have missed the calls and messages, call the FEMA Helpline at 800-621-3362 daily 7 a.m. – 10 p.m. to update your information and let us know that you still need assistance.
 - Home Inspectors do more than look at your home's damage, they can verify ownership, your identity, and may find additional items in your home that are potentially available for assistance.
- **We need more information** from you. This information may include:



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- proof of insurance coverage
- a copy of an insurance claim settlement document
- proof of identity
- proof of occupancy
- proof of ownership
- proof that the damaged property was your primary residence during the disaster.
- **You do not wish to move from your home, or you're not required to stay elsewhere while repairs are made** — If you told FEMA that you weren't willing to leave your home while repairs were being made, we won't be able to offer financial assistance to relocate. If your situation changes, contact FEMA to update your application.
 - **Renters:** If you live in an apartment and the owner requires you to leave so repairs can be made to the apartment or building, call the FEMA Helpline at 800-621-3362 daily 7 a.m. – 10 p.m. and update your status. You may be eligible for assistance.

How Do I Appeal?

An appeal is your opportunity to give us more information or explain why you disagree with our determination. To appeal, write us a letter within 60 days of receiving your determination letter. Include any information that is requested. Also, make sure to include:

- Your full name, current address and the address of the damaged dwelling.
- Your 9-digit FEMA registration number (found at the top of every page of your determination letter).
- Any relevant documentation that supports your request, such as contractor estimates, rent checks, insurance correspondence, inspection reports, photographs of damage or receipts.
- FEMA disaster declaration number, DR-4758-CA on every page.
- Your signature and the date.

There are three ways to submit your appeal letter and supporting documents:

- **Mail:** FEMA — Individuals & Households Program National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-8055.



- **Online:** Select link DisasterAssistance.gov to create an account where you can upload documents.
- **Fax:** Send your appeal letter and supporting documents to 800-827-8112, Attention: FEMA — Individuals & Households Program.

FEMA provides financial assistance to eligible individuals and households affected by a disaster who have uninsured or underinsured disaster-related expenses. FEMA assistance is not the same as insurance. Also, FEMA assistance is not intended to return your home to its pre-disaster condition, it is intended to help make your home safe and habitable.

If you have questions about your FEMA letter or the appeal process, call the FEMA Helpline at 800-621-3362 daily 7 a.m. to 10 p.m. If you use a relay service such as video relay service, captioned telephone service or others, give FEMA your number for that service when you appeal.

Multilingual operators are available for survivors. When you call the FEMA Helpline at 800-621-3362, you will be asked in English to press 1 for English, 2 for Spanish and 3 for other languages. If you do not press 1, 2 or 3, and wait on the line, an English-speaking operator will answer and connect you with a language translator to help you apply for federal assistance.

The deadline to apply for FEMA assistance is April 19, 2024. FEMA will continue to accept appeals and assist applicants with questions after the deadline.

For the latest FEMA information on the Jan. 21-23, 2024, San Diego County severe storms and flooding, visit www.fema.gov/disaster/4758.

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FEMA's mission is helping people before, during, and after disasters.

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), sexual orientation, religion, national origin, age, disability, limited English proficiency, or economic status. If you believe your civil rights are being violated, you can call the Civil Rights Resource line at 833-285-7448 (TTY 800-462-7585). Those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their specific number assigned to that service. Multilingual operators are



available (press 2 for Spanish).



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