

Common Reasons for FEMA's Determination of Ineligibility

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Here are common reasons why FEMA may decide that some South Carolina residents who had damage from Hurricane Ian may not be eligible for disaster assistance:

- **You don't live in Charleston, Georgetown or Horry**, the three counties FEMA designated as eligible to apply for assistance under the president's major disaster declaration.
- **You haven't sent FEMA the documents or information requested.** Read your FEMA mail carefully and send FEMA the information that's requested. If that information is not available, let us know why.
- **Your damage or loss is already covered by insurance or other sources.** By law, FEMA cannot provide you a grant when any other source – insurance, crowdfunding or financial assistance from voluntary agencies – has covered expenses for the same disaster-related need. In other words, FEMA cannot pay for home repairs if you already received funds from your insurance company for the same repairs.
 - FEMA doesn't provide replacement-value amounts for damaged items or assistance with non-essential items. FEMA provides a grant only for repairs to make a home safe, sanitary and functional.
- **There is more than one application filed for your household.** FEMA will consider only one application per household.
- **FEMA couldn't verify that you are the homeowner.** FEMA asks for proof of ownership from disaster survivors who want help with repairs to their damaged homes. FEMA verifies ownership using public and government records or by reviewing documents you submit. FEMA may also verify ownership at the time of inspection. To appeal FEMA's decision, submit documents that prove you own the home along with your signed appeal letter. Documents you can use to verify ownership:
 - Deed or title
 - Mortgage document



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- Homeowner's 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 using public and government records or by reviewing documents you submit. FEMA may also verify occupancy at the time of inspection. To appeal FEMA's decision, submit documents that prove occupancy along with your signed appeal letter.
- **FEMA could not verify your identity.** By verifying your identity, FEMA prevents fraud and ensures you receive eligible disaster assistance. FEMA verifies identity using public and government records or by reviewing documents you submit. To appeal FEMA's decision, submit documents that prove your identity along with your signed appeal letter.
- **The damaged home was not your primary residence.** FEMA provides disaster assistance to eligible applicants for a primary residence—where you live for more than six months of the year. FEMA will not consider more than one primary residence for a survivor and his/her spouse.
- **Insufficient damage: Your home is safe to occupy.** There isn't enough disaster-caused damage to your home, or the damage doesn't affect whether you can live in the home. Damage to non-essential areas, landscaping or spoiled food is not covered for FEMA assistance.
- **You reported no damage to your home.** If you have applied for federal disaster assistance but told FEMA you have no disaster-caused damage to your home, FEMA will find you ineligible for assistance.
- **You do not wish to move or you're not required to stay elsewhere while repairs are made.** If FEMA determines that your home is uninhabitable due to disaster-caused damage, you may be eligible for **FEMA Initial Rental Assistance**. If you said during the inspection that you're not willing to move or don't need to stay elsewhere while your damaged home is being repaired, you would not be eligible for FEMA temporary rental assistance. If your housing needs have changed, contact FEMA quickly to update your housing and explain why you need rental assistance.
 - **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**



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800-621-3362 from 7 a.m. to 11 p.m. daily and update your status. You may be eligible for 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 reach you, or you do not provide the requested information, FEMA may find you ineligible.
- **You didn't meet with the inspector.** It is important that you carefully read all FEMA mail. You or a representative you identify to FEMA ahead of time must be present at any appointments with FEMA officials, or FEMA could determine you are not eligible for assistance at this time. If you still need an inspection, call the **FEMA Helpline at 800-621-3362 from 7 a.m. to 11 p.m. daily** and request one.
- If you disagree with a FEMA decision, you have a right to appeal. Send your signed appeal letter in writing. Follow this link for more on **How to Appeal FEMA's Decision**: <https://www.fema.gov/fact-sheet/understanding-your-fema-letter-1>.
- The deadline to apply for FEMA disaster assistance is **Monday, Jan. 23**. Here's how:
 - Go to 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 speak many languages and lines are open from **7 a.m. to 11 p.m. daily**. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.
 - For an accessible video on how to apply, go to youtube.com/watch?v=WZGpWI2RCNw



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