

Common Reasons FEMA May Find You Ineligible for Assistance -- and How to Address Them

Release Date: Sep 19, 2024

A letter from FEMA saying you are ineligible for disaster assistance may not be a final decision. Sometimes, FEMA just needs more information or supporting documentation from you. Here are some common reasons applicants are deemed ineligible and how to respond to FEMA.

Reason 1: You haven't sent FEMA the documents or information requested.

- **FEMA's suggestion:** Read your FEMA letter carefully and thoroughly, and send FEMA the information requested. If that information is not available, let FEMA know why.

Reason 2: Your damage or loss is covered by insurance or other sources.

By law, FEMA cannot duplicate assistance received from other sources. If you received funding from insurance, crowdfunding, local or state programs, or financial assistance from voluntary agencies, FEMA cannot cover those same expenses.

- **FEMA's suggestion:** If you received funds from other sources, send FEMA documentation showing how those funds were used. The documentation must prove the funds you received were not enough to cover your disaster-related expenses, or that the funds were intended to be used for another purpose.

Reason 3: More than one application filed for your household.

Typically, FEMA allows only one application for Housing Assistance per household or address.



- **FEMA's suggestion:** Ensure the one application for your household includes details of losses from all individuals in the home so that all possible assistance can be considered. If you did not file more than one application, call the FEMA Helpline 800-621-3362 7 a.m.-midnight ET to discuss this finding as there may be a fraudulent application filed for your address.

Reason 4: FEMA couldn't verify that you were the homeowner.

FEMA asks for proof of ownership from disaster survivors who apply for financial assistance to 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 an inspection of the damaged property.

- **FEMA's suggestion:** Contact FEMA to submit documents that prove you own your home. Documents you can use to verify ownership:
 - Deed or title.
 - Mortgage document.
 - Homeowner's insurance statements.
 - 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.

Reason 5: 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 of the damaged property.

- **FEMA's Suggestion:** Contact FEMA to submit documents that prove occupancy.

Reason 6: 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.

- **FEMA's Suggestion:** Contact FEMA to submit documents that prove your identity.

Reason 7: 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 survivors and their spouse.

- **FEMA'S Suggestion:** Contact FEMA to submit documents that verify your residency.

Reason 8: Insufficient damage to be eligible for FEMA assistance.

Your home is safe to occupy. The damage doesn't affect whether you can live in the home. Damage to non-essential areas, landscaping or spoiled food is not eligible for FEMA assistance.

If you have applied for federal disaster assistance but told FEMA you have no damage caused by the disaster, FEMA will find you ineligible for assistance.

FEMA provides grants only for repairs to make a home safe, accessible and functional. FEMA does not provide assistance with non-essential household items and personal property.

- **FEMA's Suggestion:** If your housing needs have changed, contact FEMA quickly to update your housing and explain why you need rental assistance.

Reason 9: A FEMA inspector was unable to reach you at the contact information you provided.

It is important to 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 for assistance. You or a representative



you identify must be present at any appointments with FEMA officials or home inspectors. Please make sure to answer the calls from FEMA.

- **FEMA's Suggestion:** If you still need a home inspection, call the FEMA Helpline at 800-621-3362 to request one. 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.

How to Dispute FEMA's Decision

If you disagree with a FEMA decision, you have the right to appeal that decision. You can dispute any FEMA decision or award amount by sending documents that show how you qualify and need more help, like estimates for repairs, receipts, bills, etc. Each decision letter you receive from FEMA explains types of documents that may help you appeal FEMA's decision or award amount for that type of assistance. Mail your appeal to:

FEMA Individuals & Households Program

National Processing Service Center

P.O. Box 10055

Hyattsville, MD 20782-8055

How To Apply for FEMA Individual Assistance

- Visit a FEMA Disaster Recovery Center. To find your nearest Disaster Recovery Center, visit [fema.gov/drc](https://www.fema.gov/drc).
- Call FEMA at 800-621-3362. Multilingual operators are available. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.
- Apply at [DisasterAssistance.gov](https://www.DisasterAssistance.gov).
- Download and use the [FEMA app](#).

FEMA programs are accessible to people with disabilities and others with access and functional needs.



FEMA