

Understanding FEMA's Eligibility Decision

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

Common Reasons for Ineligibility Decisions

You haven't sent FEMA the requested documents or information

Read your FEMA letter thoroughly and send FEMA the requested information. If that information is not available, let FEMA know why.

Your damage or loss is covered by insurance or other sources

By law, FEMA cannot provide financial assistance if you received funding for the same disaster-caused need 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.

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.

More than one application was filed for your household

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

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 at 800-621-3362**



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and let FEMA know. There may be a fraudulent application filed for your address. Helpline operators are available from **7 a.m. to midnight ET every day.**

FEMA couldn't verify that you are 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.

Contact FEMA to submit documents that prove you own your home. Documents you can use to verify ownership include:

- 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.

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.

Contact FEMA to submit documents that prove occupancy.

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.

Contact FEMA to submit documents that prove your identity.



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.

Contact FEMA to submit documents that verify your residency

Insufficient damage to be eligible for FEMA assistance

Your home is safe to occupy, and 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 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 for non-essential household items and personal property.

If your housing needs have changed, contact FEMA quickly to update your housing and explain why you need assistance.

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 calls from FEMA. Note that calls made come from an unfamiliar number.

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.



Additional Information

If you disagree with a FEMA decision, you have the right to appeal

You can appeal any FEMA decision or award amount by sending documents that show you qualify and need more help. You may send FEMA estimates for repairs, receipts, bills, etc. Each decision letter you receive from FEMA explains types of documents that may help you appeal the decision or award amount for that type of assistance.

Supporting documents may include:

- receipts
- bills
- repair estimates
- property titles or deeds, or
- any other information that may support the reasons for the appeal.

To send appeals or supporting documents to FEMA:

- **Upload** to your disaster assistance account at DisasterAssistance.gov
- **Mail:** FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055
- **Fax:** 800-827-8112
- Visit any Disaster Recovery Center.

To Apply for FEMA assistance

- Visit DisasterAssistance.gov
- Download the [FEMA App](#)
- Call the FEMA Helpline at **800-621-3362**. Lines are open from **7 a.m. to midnight ET**. Operators speak most languages; if you use a relay service, captioned telephone or other service, you can provide FEMA with your number for that service.
- Visit a Disaster Recovery Center. For locations and hours, visit fema.gov/drc.

You may also apply for a low-interest disaster loan from the U.S. Small Business Administration. SBA representatives can assist homeowners, renters and businesses of any size complete their disaster loan application, accept documents and provide updates on their application status. You can apply at



[SBA.gov/disaster](https://www.sba.gov/disaster); call SBA's Customer Service Center at **800-659-2955**, or email DisasterCustomerService@sba.gov for more information.



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