

Fact Sheet: Five Reasons FEMA Might Say You Are Ineligible for Housing Assistance And Five Ways You Might Be Able to Change That Decision

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Texas residents affected by Hurricane Harvey may have received a letter from FEMA saying they are ineligible for Housing Assistance. There are five main reasons why you might receive this determination. In each case, you can appeal that initial decision and possibly become eligible for housing assistance.

No. 1: Insufficient damage to your residence as determined by a FEMA-contracted inspector. In other words, your home is still safe, sanitary and functional.

- If you disagree with the inspector's decision, you can appeal. Get third-party documentation in writing (bid for repairs, condemnation notice, etc.) that states your home is uninhabitable.
- Send an appeal letter to FEMA asking for reconsideration. This must be done within 60 days of the date of your ineligibility letter.
- Mail the letter and documentation to: FEMA's Individuals and Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055. Or fax the documents to: 800-827-8112.

No. 2: You have an insurance policy that covered damage to your home.

- If your insurance settlement is delayed longer than 30 days, contact FEMA. You may be eligible for an advance (that must be repaid).
- Also, contact FEMA if your insurance settlement is insufficient to meet your Harvey-related needs or if you have exhausted the Additional Living Expenses provided by the insurance company.

No. 3: You indicated on your application that you did not want to move while your damaged home was being repaired. This made you ineligible for FEMA temporary



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rental assistance.

- However, you may still be eligible for home-repair or personal property-replacement grants.
- If your housing needs have since changed, contact FEMA to update your housing status and explain why you had (or will have) to relocate. Or mail/fax an appeal letter with documentation attached.

No. 4: You could not be contacted for a home inspection. The FEMA-contracted inspector may have tried to reach you numerous times, but has not been able to schedule an appointment.

- If you missed an inspection appointment, contact FEMA and reschedule.
- Keep the information in your application up to date.

No. 5: FEMA could not verify your identity. The agency is unable to match your name and Social Security number.

- FEMA must be able to verify an applicant's identity with a valid Social Security Number (SSN). By verifying identity, FEMA prevents fraud and ensures applicants receive the disaster assistance intended for them. Acceptable documents include:
 - Social Security card (if accompanied by federal or state-issued identification)
 - Employer's payroll document containing full or last four digits of the SSN
 - Military identification
 - Marriage license to confirm proof of maiden name
 - Documentation from the Social Security Administration (SSA) or other federal entity containing full or last four digits of SSN
- Do not mail original documents to FEMA.

To contact FEMA about changing your current ineligibility:

- Go online to register at DisasterAssistance.gov.
- Download the [FEMA app](#) for smartphones.
- Call 800-621-3362 between 6 a.m. and 10 p.m. Central Daylight Time. Those who use 711 or Video Relay Services may call 800-621-3362. Those who use TTY may call 800-462-7585. Due to high demand, lines may be busy. Please be patient, and try calling in the morning or evening when call volume may be



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lower.

- Visit a State of Texas/FEMA Disaster Recovery Center. Current locations can be found at: www.fema.gov/DRC.



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