

Understanding Your FEMA Letter: What to Do Next

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Indiana residents affected by the February flooding may have received a letter from FEMA saying they are ineligible for Housing Assistance. Read your letter carefully to understand the reason for the determination.

Keep in mind:

- FEMA cannot pay for damage covered by insurance or duplicate benefits from another source.
- FEMA grants are meant for costs to return your home to a safe, sanitary and functional place to live. Damage to non-essential space or property is not eligible under FEMA programs. If you have questions about the type of damage eligible under FEMA programs, you can call the FEMA Helpline at 800-621-3362. If you use TTY, call 800-462-7585.
- The flood damage must have occurred at your primary residence.
- Your disaster-damaged property must be located in a county designated for federal assistance: Carroll, Clark, Elkhart, Floyd, Harrison, Jefferson, Lake, Marshall and St. Joseph.

There are many reasons for potential ineligibility for Housing Assistance. If FEMA asks for more information or additional documents, you can appeal the initial decision and be reconsidered for federal assistance.

No. 1: Insufficient damage.

- The damage caused by the current disaster has not made your home to be unsafe to live in. Your home is still safe, sanitary and functional.
- If you disagree with the FEMA-contracted home inspector's decision, you can appeal. Get third-party documentation in writing (bid for repairs, condemnation notice, etc.) that states your home is uninhabitable.



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No. 2: You were insured.

- Contact FEMA if your insurance settlement is insufficient to meet your flooding related needs or if you have exhausted the Additional Living Expenses provided by the insurance company.
- You may think you're insured but your insurance company indicates the coverage was not for the cause of damage incurred. You must provide documentation that identifies your insurance settlements denial or benefits before FEMA will consider your assistance eligibility.

No. 3: No initial relocation.

- 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 rental assistance. However, you have since found further damage to your home and have to move.
- Since your housing needs have since changed, contact FEMA to update your housing status and explain why you had (or will have) to relocate.
- You also may be eligible for home-repair or personal property-replacement grants.

No. 4: FEMA could not verify your identity.

- FEMA must be able to verify your identity with a valid Social Security Number. By verifying identity, FEMA prevents fraud and ensures you receive the disaster assistance intended for you.
- Some applicants listed as "ineligible" may mean there were duplicate registrations for the same household.

No. 5: Proof of occupancy.

- When FEMA is unable to verify your occupancy of your primary residence, you may provide FEMA with documents such as utility bills, a bank or credit card statement, phone bill, pay stubs, a driver's license, state-issued ID card, or voter registration card.

To appeal a FEMA decision:



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Send a letter, with any additional documentation, to FEMA asking for reconsideration. This must be done within 60 days of the date of your ineligibility letter.

- Mail 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.

There may be other reasons why FEMA determined you were ineligible. However, you may still be eligible for a low-interest disaster loan from the U.S. Small Business Administration (SBA) or a grant under FEMA's Other Needs Assistance program. If you have questions about the letter you received, get in touch with FEMA by calling 800-621-3362 for voice, 711 or VRS; for TTY call 800-462-7585.

What to do if you disagree with FEMA's decision letter¹. Read the letter carefully to find out why



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