

Understanding your FEMA Eligibility Letter

Release Date: Th3 21, 2025

Release Number: FS004

If FEMA sent you a letter saying you are ineligible for assistance after the February severe weather and flooding, you still have options. People are considered ineligible typically for one of several common reasons. Often, you can appeal FEMA's initial decision and possibly become eligible for assistance.

Common Reasons You May Not Qualify

- **You haven't sent FEMA the documents or information requested.** Read your FEMA mail carefully and thoroughly and send FEMA the information requested. If that information is not available, let us know why.
- **You have an insurance policy that covered the damage to your home.** By law, FEMA cannot provide funding when any other source – insurance, crowdfunding, local or state programs, or financial assistance from voluntary agencies – has covered expenses for the same disaster-related need. In other words, FEMA cannot pay for home repairs, for instance, if you already received funds from your insurance company for the same repairs.
 - Contact FEMA by phone or mail if:
 - Your insurance settlement is delayed longer than **30** days. You may be eligible for an advance payment from FEMA that must be repaid.
 - 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.
- **FEMA determined you had insufficient damage to your residence. In other words, your home is still safe, sanitary and livable.**
 - Apply with the U.S. Small Business Administration (SBA) for a low-interest loan. Some applicants may be contacted by SBA after registering with FEMA. You are not obligated to take out a loan, but you need to complete the application to continue the federal disaster assistance process. By completing the application, you may become eligible for additional grant assistance from FEMA if you do not qualify for the SBA loan.



- **There is more than one application filed for your household.**
 - Typically, FEMA allows only one applicant per household or address to apply for Housing Assistance. Kentucky applicants may appeal this early decision. Send FEMA a signed letter explaining that your damaged home was your primary residence (where you lived more than six months of the year) when the February severe storms and flooding happened. You might also explain that your application represents a separate household from the original applicant using the same address.
- **You indicated on your application that you were not willing to relocate while your damaged home was being repaired.**
 - This question means do you feel you will need to relocate while repairs are made. You are not committing to moving away to a new home.
 - This selection made you ineligible for FEMA temporary rental assistance, but you may still be eligible for home repair or personal property replacement grants. Contact FEMA's Helpline at 1-800-621-3362 (TTY: 800-462-7585). If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.
 - If your housing needs have changed, contact FEMA to update your housing status and explain why you had (or will have) to relocate. If, at the time of the disaster, you lived with a roommate and they applied with FEMA after the storms and flooding, you may also apply with FEMA if the roommate did not list you as a member of the household.
- **A FEMA-contracted inspector may have tried to reach you numerous times but was unable to schedule an appointment.**
 - A FEMA inspector will contact you up to three times on three different days to schedule an inspection. If an inspector is not able to reach you after three attempts, your case will be closed. Call the FEMA Helpline at 800-621-3362 to check on your application.
- **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).
 - Acceptable documents include: Social Security card (if accompanied by federal or state-issued identification), employer's payroll document containing at least the last four digits of the SSN, military identification, marriage license to confirm proof of maiden name, documentation from the Social Security Administration or other federal entity containing at least the



FEMA

last four digits of the SSN.

- Do not mail original documents to FEMA. You can upload documents at [DisasterAssistance.gov](https://www.fema.gov/disaster). To obtain help uploading your documents, visit a Disaster Recovery Center. To find the nearest center, visit www.fema.gov/drc or text “DRC” and a Zip Code to 43362. Survivors can also visit a public library to use the internet and other resources such as printers and scanners.
- **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.

How to Contact FEMA about Changing your Eligibility Status

- If you have questions, call the FEMA Helpline at 800-621-3362. The helpline is open from 7 a.m. to 10 p.m. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.
- Mail copies of necessary documents 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**.
- If you disagree with FEMA’s decision about your home’s livability, you may appeal. Get a bid for repairs or a statement from a licensed contractor or local building official in writing that affirms your home is not livable.
 - Count 60 days from the date of your decision letter. That is how much time you have to send your appeal letter to FEMA asking for reconsideration. 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.

For an accessible video on how to apply for FEMA assistance, go to youtube.com/watch?v=WZGpWI2RCNw.

For the latest information about Kentucky’s recovery, visit fema.gov/disaster/4860. Follow FEMA on X at x.com/femaregion4 or on Facebook at facebook.com/fema.

