

# FACT SHEET: FEMA Eligibility Letter May Not Be Last Word on Disaster Assistance

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SACRAMENTO, Calif. – If you applied for disaster assistance from the Federal Emergency Management Agency (FEMA) and received a letter or text message saying you were not eligible for disaster aid, you should know that the first communication may not be the last word. There may be an easy-to-resolve reason why some wildfire survivors received a notice stating that they are ineligible for assistance.

- If you were informed that your application is "ineligible" or "incomplete" more information may be needed.
  - A common reason for initially being ineligible for disaster assistance is that an applicant needs to provide FEMA with a copy of an insurance determination letter before a grant application can be processed.
  - Other reasons for an ineligibility determination may include:
    - The applicant did not sign the required documents.
    - The applicant did not prove occupancy or ownership.
    - Applicant's identity may not have been verified.
    - The damage is to a secondary home or a rental property, not a primary residence.
    - Someone else in the household may have applied and received assistance.
    - Disaster related losses could not be verified.

Some survivors' cases are stalled at the federal level because we need more information about your insurance. Please call (800)-621-3362 to provide that information or visit a Disaster Recovery Center.

Although applicants may be ineligible for FEMA disaster grants, they may receive assistance through the U.S. Small Business Administration (SBA). The SBA is the federal government's primary source of money for the long-term rebuilding of



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disaster-damaged private property. The SBA offers low-interest disaster loans to businesses of all sizes, private nonprofits, homeowners and renters. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visiting SBA's website at [SBA.gov/disaster](https://www.sba.gov/disaster) Deaf and hard-of-hearing individuals may call 800-877-8339.

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All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), religion, national origin, age, disability, limited English proficiency, economic status, or retaliation. If you believe your civil rights are being violated, call 800-621-3362 or 800-462-7585(TTY/TDD).

FEMA's mission: Helping people before, during, and after disasters.

The U.S. Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visiting SBA's website at [SBA.gov/disaster](https://www.sba.gov/disaster) Deaf and hard-of-hearing individuals may call 800-877-8339.



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