

# Understanding a FEMA Determination Letter

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SACRAMENTO, Calif. – California residents who applied for assistance from FEMA after sustaining losses from the wildfires starting Aug. 14 may have received a letter saying they are ineligible for housing assistance.

This is called a determination letter. To understand why FEMA determined you to be ineligible, you must read the letter carefully to the end. It may be for a reason you can fix. Here are some of the more common reasons for FEMA's decision:

## No inspection

- When you registered, you reported the disaster did not make your home unsafe to live in.
- You will receive a "No Inspection" letter advising that FEMA did not inspect it because the damage was minor and you were able to occupy the home.
- If you find that the damage is worse than you originally reported—or you discover your private well or septic system is unusable due to the disaster—you may call the FEMA helpline to report this damage and an inspection may take place.

## Insured

- FEMA determined insurance covered your essential needs. Federal assistance cannot duplicate insurance payments, but FEMA may be able to help if your insurance fell short of covering all your eligible losses. You may submit your insurance settlement records to FEMA for further review of your application.

The following reasons for ineligibility require an applicant to **submit an appeal in writing** to be reconsidered for assistance. The appeal **must** include a letter along with additional information or documentation.

## No proof of occupancy



- You did not present evidence that you occupied the home at the time of the disaster. To appeal, you may show FEMA that you were living there at the time of the disaster using 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.

### **Insufficient damage**

- An inspector determined the damage caused by the current disaster has not made your home unsafe to live in. Your home is safe, sanitary and functional.
- If you find that your home has sustained damage that caused you to be unable to live in it, you can appeal. To consider your appeal FEMA needs written third-party documentation of your damage --such as a bid for repairs or a condemnation notice -- that documents your home is uninhabitable.

### **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.
- You may later find further damage to your home that makes it unsafe to occupy so that you must rent another place while your home is being repaired.
- Contact FEMA to update your housing status and explain why you had (or will have) to relocate. You can call the FEMA helpline within 30 days of the date on your letter to give a housing status update and request rental assistance. If your request for rental assistance is made more than 30 days after the letter's date, you must request it in writing and explain the reason for your appeal.

### **To appeal a FEMA decision**

Send a letter to FEMA with documentation related to your request and ask FEMA to reconsider your application. The deadline for making an appeal is 60 days from the date on your determination letter.

- By mail: FEMA's Individuals and Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055.
- By fax: 1-800-827-8112.



**FEMA**

- By a FEMA online account: to set one up, visit [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov), click on “Check Status” and follow the directions.

Keep in mind that you may 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 FEMA requests you to complete an SBA disaster loan application, visit <https://disasterloanassistance.sba.gov/>; fill it out and submit the application. You do not have to take a loan if offered one.

There may be other reasons why FEMA determined you were ineligible. If you have questions about the letter you received and what your next step may be, get in touch with a FEMA specialist who can help you by calling **800-621-3362** (TTY: **800-462-7585**) between 7 a.m. and 10:30 p.m. PDT. If you use a relay service such as a videophone, Innocaption or CapTel, provide FEMA the specific number assigned to that service when you register.

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