FEMA Eligibility Letter May Not Be Last Word on Disaster Assistance

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PIERRE, S.D. – If you applied for disaster assistance from the Federal Emergency Management Agency because of the severe storms/flooding earlier this year 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 applicants 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.

Every applicant for federal assistance has the right to file an appeal.

Appeals may be mailed, faxed to the FEMA National Processing Service Center or personally delivered to a Disaster Recovery Center (DRC) and must be received within 60 days of the date on the determination letter. Applicants or someone they designate to act on their behalf must explain in writing why they believe the initial decision was wrong and provide any new or additional



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information and documents that support the appeal.

Appeals can be mailed to:

FEMA – Individuals & Households Program National Processing Service Center P.O. Box 10055 Hyattsville, MD 20782-7055

Appeals can be faxed to: 800-827-8112

Attention: FEMA – Individuals & Households Program

Applicants may also visit any Disaster Recovery Center that FEMA and the State of South Dakota have opened across the state. Mobile Disaster Recovery Centers will be visiting five additional locations. At a DRC, specialists from FEMA can help with appeals, answer questions, review applications and accept required documents. Find the nearest center at www.fema.gov/drc.

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 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, or visiting SBA's website at <u>SBA.gov/disaster</u>. Deaf and hard-of-hearing individuals may call 800-877-8339.

