

# Common Reasons for FEMA's Eligibility Decisions

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Here are common reasons why FEMA may decide that some Maui residents who had damage from the wildfires that began **Aug. 8** may not be eligible for disaster assistance. If FEMA says you are ineligible for assistance, it is not a denial. Often, you need only send more information or supporting documentation for FEMA to continue reviewing your application for financial assistance.

Common reasons for denial:

- **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.
- **Your damage or loss is covered by insurance or other sources.** 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.
  - If you received funds from other sources, send FEMA documentation showing how the assistance was used. Those documents must prove the funds you received were not enough to cover your disaster-related expenses eligible under the Individuals and Households Program. Or, the documentation must prove that the funds were intended to be used for another purpose.
  - FEMA doesn't provide replacement-value amounts for damaged items or assistance with non-essential items. FEMA provides grants only for repairs to make a home safe, accessible and functional.
- **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. Maui applicants may appeal this early decision. Send FEMA a signed letter explaining that your damaged home was your primary residence



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(where you lived more than six months of the year) when the wildfires swept Maui. You might also explain that your application represents a separate household from the original applicant using the same address.

- **FEMA couldn't verify that you are the homeowner.** FEMA asks for proof of ownership from disaster survivors who apply for financial assistance to help with repairs to their damaged homes. FEMA verifies ownership using public and government records or by reviewing documents you submit. FEMA may also verify ownership at the time of an inspection of the damaged property. To appeal FEMA's decision, submit documents that prove you own the home along with your signed appeal letter. Documents you can use to verify ownership:
  - Deed or title
  - Mortgage document
  - Homeowner's insurance statements
  - Property tax receipt or tax bill
  - Manufactured home certificate or title
  - Home purchase contracts (e.g., Bill of Sale)
  - Last will and testament (and death certificate) naming you the heir to the property.
- **FEMA was unable to verify your occupancy.** FEMA verifies occupancy using public and government records or by reviewing documents you submit. FEMA may also verify occupancy at the time of inspection of the damaged property. To appeal FEMA's decision, submit documents that prove occupancy along with your dated and signed appeal letter.
- **FEMA could not verify your identity.** By verifying your identity, FEMA prevents fraud and ensures you receive eligible disaster assistance. FEMA verifies identity using public and government records or by reviewing documents you submit. To appeal FEMA's decision, submit documents that prove your identity along with your dated and signed appeal letter.
- **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.
- **Insufficient damage: Your home is safe to occupy.** There isn't enough damage to your home caused by the disaster or the damage doesn't affect whether you can live in the home. Damage to non-essential areas, landscaping or spoiled food is not covered for FEMA assistance.



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- **You reported no damage to your home.** If you have applied for federal disaster assistance but told FEMA you have no damage caused by the disaster- FEMA will find you ineligible for assistance.
- **You do not wish to move or you're not required to stay elsewhere while repairs are made.** If FEMA determines that your home is uninhabitable because it was damaged in the wildfires, you may be eligible for **FEMA Initial Rental Assistance**. If you said during a home inspection that you're not willing to move or don't need to stay elsewhere while your damaged home is being repaired, you would not be eligible for FEMA temporary rental assistance. If your housing needs have changed, contact FEMA quickly to update your housing and explain why you need rental assistance.
- **Renters:** If you live in an apartment and the owner requires you to leave so repairs can be made to the apartment or building, call the **FEMA Helpline at 800-621-3362** and update your status. You may be eligible for assistance. **The Helpline is open 24 hours a day, seven days a week.**
- **A FEMA inspector was unable to reach you at the contact information you provided.** You must return FEMA phone calls and requests for information in a timely manner. If FEMA cannot reach you, or you do not provide the requested information, FEMA may find you ineligible for assistance.
- **You didn't meet with the inspector.** It is important that you carefully read all FEMA mail. You or a representative you identify to FEMA ahead of time must be present at any appointments with FEMA officials, or FEMA could determine you are not eligible for assistance at this time. If you still need an inspection, call the **FEMA Helpline at 800-621-3362** and request one.

If you disagree with a FEMA decision, you have a right to appeal. Mail your signed appeal letter to:

**FEMA Individuals & Households Program**

**National Processing Service Center**

**P.O. Box 10055**

**Hyattsville, MD 20782-8055**

It's easy to apply for FEMA assistance. Here's how:



Call the **FEMA Helpline at 800-621-3362**. If you use video relay service, captioned telephone service or others, give FEMA your number for that service when you apply. **Helpline** operators speak many languages and lines are open **24 hours a day, seven days a week**. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.

- Go to [DisasterAssistance.gov](https://DisasterAssistance.gov)
- Use the [FEMA mobile app](#)
- For an American Sign Language video on how to apply, go to [https://www.youtube.com/watch?v=LU7wzRjByhI&list=PL720Kw\\_OojlKOhtKG7HM\\_On\\_kEav](https://www.youtube.com/watch?v=LU7wzRjByhI&list=PL720Kw_OojlKOhtKG7HM_On_kEav)
- You may also visit any Disaster Recovery Center for updates about your FEMA application or answers to questions. Find a center here: [DRC Locator \(fema.gov\)](#)

**In addition to applying for FEMA assistance, survivors are encouraged to register with the American Red Cross at 800-RED-CROSS (800-733-2767).** The Red Cross is providing financial assistance, temporary housing in hotels and other services to people, including survivors who are not eligible for some FEMA programs.

For the latest information on the Maui wildfire recovery efforts, visit [mauicounty.gov](https://mauicounty.gov) and [fema.gov/disaster/4724](https://fema.gov/disaster/4724). Follow FEMA on social media: [@FEMARegion9](#) and [facebook.com/fema](https://facebook.com/fema).

