

FEMA Individuals and Households Program Application Eligibility, Registration and Appeals

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Overview: FEMA Individuals and Households Program

FEMA's [Individuals and Households Program](#) provides financial assistance to eligible individuals and households affected by a disaster who have uninsured or underinsured necessary expenses and serious needs. Disaster assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster. It is intended to meet the survivor's basic needs and supplement disaster recovery efforts.

Eligibility

When you apply for assistance, FEMA will check to make sure you meet certain requirements. Before you can receive any assistance, **you must meet the following general conditions of eligibility.**

- **Citizenship status:** Only United States citizens, non-citizen nationals, or qualified non-citizens are eligible to receive assistance from FEMA.
- **Identity verification:** You need to prove your identity with a valid Social Security number. FEMA usually checks your identity using public records when you apply for assistance.
 - The parent or legal guardian of a minor child who is a U.S. citizen, non-citizen national or qualified non-citizen applies on behalf of the minor child, so long as they live in the same household. The parent or legal guardian must apply as the co-applicant, and the minor child must be under age 18 when the disaster occurred.
- **Ownership/occupancy verification:** For certain types of assistance, FEMA must confirm the disaster-damaged home is your primary residence. For Home



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Repair or Replacement Assistance, FEMA also needs to confirm you owned the residence at the time of the disaster.

- **Insurance verification:** FEMA cannot provide assistance for disaster needs that have already been met by another source, like insurance or other programs. But if your insurance or another program does not cover all your disaster-caused needs, you may be eligible for assistance from FEMA.

Learn more about eligibility for FEMA assistance for individuals and households [here](#).

Registration

There are multiple ways to apply for Individual Assistance with FEMA; **choose the method that works best for you.**

FEMA programs are accessible to people with disabilities and others with access and functional needs. If you call FEMA, multilingual operators are available. If you need help completing your application for any reason, call the FEMA Helpline from 7 a.m. to 10 p.m. (in your time zone) seven days a week. Hours may be longer during periods of high activity. If you use a relay service, such as video relay service (VRS), captioned telephone service (CTS) or another service, give FEMA your number for that service.

4 Ways to Apply for Disaster Assistance

Online at DisasterAssistance.gov

Download and apply via the FEMA App

Call 800-621-3362

In person at one of FEMA's Disaster Recovery Centers. Visit fema.gov/drc to find the closest location.

Understanding FEMA's Eligibility Decision



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It is important to **read your determination letter carefully**. If eligible for disaster assistance, it will include the amount of assistance you are eligible for and information on how you can use your disaster assistance funds.

A determination letter from FEMA saying you are ineligible for disaster assistance after Tropical Storm Helene may not be a denial or final decision. **Sometimes, FEMA just needs more information or supporting documentation from you.** If you disagree with FEMA's eligibility about your decision, **you can appeal the decision.**

Your letter **might ask you to send additional information or supporting documentation** for FEMA to continue reviewing your application.

FEMA Determination Letter

If you have applied to FEMA for financial assistance, you can expect to receive a reply which explains your application status either by U.S. mail or online.

The letter you receive will explain the status of your application. It is important to review the letter carefully because it may require a reply and will detail any next steps for your application.

Common reasons for ineligibility or denial

All survivors who apply for FEMA assistance will receive a letter from FEMA stating an eligibility decision and the reason for that decision. Survivors can also check the status of their applications online at DisasterAssistance.gov. **Survivors who disagree with a FEMA decision have the right to appeal the decision.** Instructions on the appeal process can found in the following section.

Graphic



Common Reasons for Denial



Applicants can be found ineligible for a host of reasons.
Below are **top 5 reasons** for FEMA assistance denial



Insurance coverage
for the loss



Damages may not
rise to the need of
federal assistance



The damaged home
may not be a
primary residence



FEMA assistance
would constitute a
duplication of benefits
from other sources



Inspectors have
been unable to reach
applicants at the contact
information provided

You haven't sent FEMA the requested documents or information. Read your FEMA letter thoroughly and send FEMA the requested information. *If that information is not available, let FEMA know why.*

Your damage or loss is covered by insurance or other sources. By law, FEMA cannot provide financial assistance if you received funding for the same disaster-caused need from other sources. If you received funding from insurance, crowdfunding, local or state programs, or financial assistance from voluntary agencies, FEMA cannot cover those same expenses. If you received funds from other sources, send FEMA documentation showing how those funds were used. The documentation must prove the funds you received were not enough to cover your disaster-related expenses, or that the funds were intended to be used for another purpose. In some cases, FEMA may cover underinsured losses; insurance settlement documents are required to demonstrate that the loss was not covered by insurance.

More than one application was filed for your household. Typically, FEMA allows only one application per household or address. Ensure the one application for your household includes details of losses from all individuals in the home so that all possible assistance can be considered. *If you did not file more than one application, call the FEMA Helpline at 800-621-3362 and let FEMA know. There*



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may be a fraudulent application filed for your address. Helpline operators are available seven days a week.

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. Contact FEMA to submit documents that prove you own your home. *Documents you can use to verify ownership include 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. *Contact FEMA to submit documents that prove occupancy.*

Acceptable documents to [verify your home ownership or occupancy](#) include:

- Lease or housing agreement.
- Rent receipts.
- Utility bill (electric, water/sewer, etc.).
- Employer's statement (e.g. pay stub)
- Pay stub.
- Bank or credit card statement.
- Driver's license, state issued identification card, or voter registration card.
- Public official's document (Police Chief, Mayor, Postmaster, etc.).
- Medical provider's bill.
- Social service organization documents (e.g. Meals on Wheels).
- Motor vehicle registration.
- Affidavits of Residency or other court documentation.
- Local school documents (must include the child's disaster-damaged residence and name of the applicant or co-applicant).



- Letter prepared after the disaster by a mobile home park or manager confirming your occupancy at the time of the disaster.

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.

Contact FEMA to submit documents that prove your identity.

Acceptable documents to [verify your identity](#) include:

- Documentation from the Social Security Administration, or other federal entity, containing full or last four digits of your Social Security Number (SSN).
- Social Security card if sent with federal or state-issued identification.
- Employer's payroll document containing full or last four digits of your SSN.
- Military identification.
- Marriage license to confirm proof of maiden name.
- U.S. passport.

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 survivors and their spouse. *Contact FEMA to submit documents that verify your residency.*

Insufficient damage to be eligible for FEMA assistance. Your home is safe to occupy and the damage doesn't affect whether you can live in the home. Damage to non-essential areas, damage to landscaping and spoiled food are not eligible for FEMA assistance. If you applied for federal disaster assistance but told FEMA you have no damage caused by the disaster, FEMA will find you ineligible for assistance. FEMA provides grants only for repairs to make a home safe, accessible, and functional. FEMA does not provide assistance for non-essential household items and personal property. *If your housing needs have changed, contact FEMA quickly to update your housing and explain why you need assistance.*

A FEMA inspector was unable to reach you at the contact information you provided. It is important to 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, or a representative you identify, must be present at any appointments with FEMA officials or home inspectors. Please make sure to answer or return calls from FEMA; if you miss three calls, your application will be put on pause and you will need to reach out to FEMA to continue the process. *If you still need a home inspection, call the FEMA Helpline at 800-621-3362 to request one.* Home inspectors do more than look at your home's damage; they can verify ownership, your identity, and may identify additional items in your home that are potentially available for assistance.

Appealing FEMA's Eligibility Decision

If you receive a letter from FEMA and you disagree with FEMA's decision about your eligibility, you can appeal the decision. The letter from FEMA will provide additional information on the types of documents or information that you may need to provide. FEMA will also include an optional appeal form that may be used to help provide additional information. **Your appeal must be submitted within 60 days of the date of the decision letter.**

You can dispute any FEMA decision or award amount by sending documents that show how you qualify and need more help, like estimates for repairs, receipts, bills, etc. Each decision letter you receive from FEMA explains the types of documents that may help you appeal FEMA's decision or award amount for that type of assistance.

When submitting any documentation or information to FEMA, **you must include your FEMA application number and disaster number (DR-4831) on every page.**

You can submit your appeal and supporting documentation:

- **Online** at DisasterAssistance.gov. Log into your account and upload supporting documents via the Correspondence Upload Center.
- **In-person** at a [Disaster Recovery Center](#).
- **By mail**: FEMA Individuals & Households Program, National Processing Center
P.O. Box 10055 Hyattsville, MD 20782-8055



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- **By fax:** (800) 827-8112, Attention: FEMA – Individuals & Households Program

If you have questions regarding the letter or how to appeal, you may visit a Disaster Recovery Center or call the FEMA Helpline at 800-621-3362

FEMA has set up a rumor response webpage to clarify our role in the Helene response. Visit [Hurricane Helene: Rumor Response](#).

For more information on Virginia's disaster recovery, visit [vaemergency.gov](#), the [Virginia Department of Emergency Management Facebook page](#), [fema.gov/disaster/4831](#) and [facebook.com/FEMA](#).

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FEMA's mission is helping people before, during and after disasters. FEMA Region 3's jurisdiction includes Delaware, the District of Columbia, Maryland, Pennsylvania, Virginia and West Virginia. Follow us on X at [x.com/FEMAreion3](#) and on LinkedIn at [linkedin.com/company/femareion3](#).

To apply for FEMA assistance, please call the FEMA Helpline at 1-800-621-3362, visit <https://www.disasterassistance.gov/>, or download and apply on the [FEMA App](#). If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Multilingual operators are available (press 2 for Spanish and 3 for other languages). Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency, or economic status.



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