

# Be Sure to Read Any Correspondence from FEMA Carefully

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HATTIESBURG, Miss. – If you applied for disaster assistance after the severe storms and tornados which affected Mississippi in January, you may have received a letter or other correspondence from the Federal Emergency Management Agency.

The most common reason applicants are considered ineligible is the lack of an insurance document. An applicant may only need to provide FEMA with a copy of an insurance determination letter to complete the application and continue the assistance process. Other reasons for a determination of ineligibility include:

- The applicant did not sign the required documents;
- The applicant did not prove occupancy or ownership;
- The damage is to a secondary home or a rental property, not a primary residence;
- Someone else in the household has also applied for and received help;
- A FEMA housing inspector cannot reach the applicant by phone;
- The applicant did not maintain the required flood insurance coverage for the damaged property.

Disaster survivors who receive a determination of ineligibility can call the FEMA helpline at 800-621-3362 or TTY 800-877-8339 to find out how to appeal this



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decision, submit any required documents or make changes to contact information.

Survivors may also visit a disaster recovery center where specialists from FEMA can help with appeals, answer questions, review applications and accept required documents. To find a list of open disaster recovery centers in your area, visit [fema.gov/drc](https://fema.gov/drc) or call the FEMA helpline.

Furthermore, survivors have the right to [appeal](#) a determination of ineligibility in writing within 60 days from the date shown on the letter. An explanation of the appeals process is available to all applicants and can be found online at [fema.gov/help-after-disaster](https://fema.gov/help-after-disaster).

Those who may not be eligible for FEMA assistance may be eligible for other programs such as an SBA low-interest disaster loan. Help may also be available from volunteer agencies.

FEMA and its state and federal partners are committed to helping Mississippi recover from January's severe storms. Don't let a simple paperwork issue prevent you from receiving assistance for which you may be eligible.

For more information on Mississippi's tornado recovery, go to [fema.gov/disaster/4295](https://fema.gov/disaster/4295) or visit the MEMA site at [msema.org](https://msema.org). Follow MEMA on Facebook [facebook.com/msemaorg](https://facebook.com/msemaorg) and on Twitter [@msema](https://twitter.com/msema).

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*FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at **800-621-3362** (voice, 711 or video relay service). TTY users can call **800-462-7585**.*

*The U.S. Small Business Administration is the federal government's primary source of money to help business of all sizes, private non-profit organizations, homeowners and renters rebuild and recover after a disaster. SBA low interest disaster loans repair and replace property losses not fully compensated by insurance and do not duplicate benefits of other agencies or organizations.*



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