

# FEMA Determination Letters Can Help You Find Disaster Assistance Answers

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CHARLESTON, W.Va. – If you received a letter from FEMA that says you’re ineligible for help or that there is “no decision,” read the letter carefully. FEMA may need additional information from you to continue processing your application. If you have insurance and are applying for federal assistance, you must file a claim with your insurance provider. If applicable, you will need to provide a copy of your insurance settlement approval or denial letter.

A few common reasons for being determined ineligible or receiving “no decision” include:

- You are insured. FEMA will not duplicate benefits that are covered by insurance, but you may be eligible for help with losses not covered or those in excess of your insurance coverage. You must provide a copy of your insurance settlement approval or denial letter to FEMA. If your insurance settlement is insufficient to meet your disaster-related needs, you may be eligible for federal assistance. Contact FEMA to provide any additional information or documentation.
- You reported no home damage or minimal damage when you registered with FEMA. If you reported your home had no disaster-related damage but later discover it’s not habitable, contact FEMA to let them know. Documentation from a local official or contractor supporting your appeal may help you prove that your home is not habitable.
- Proof of occupancy. When FEMA is unable to verify the occupancy of your primary residence, you may need to provide documentation, 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 showing the damaged dwelling’s address.
- No initial rental assistance. You indicated to the inspector that you were not willing to move while your damaged home was being repaired. This made you ineligible for FEMA temporary rental assistance. If you later found further



damage to your home or your housing needs have changed, contact FEMA as soon as possible to update your housing status and explain why you have a need to relocate.

- No communication with FEMA. If you missed an inspection and did not follow up with FEMA, your assistance could be affected. Make sure that FEMA has your contact information. If you are unable to meet with an inspector as planned, let FEMA know. Be aware that an out-of-state area code on an incoming call may be FEMA trying to reach you.
- Your home is safe to occupy. FEMA housing assistance typically only covers costs to make your home habitable. Damage to non-essential space, landscaping or spoiled food is not covered by FEMA grants.
- Apply for a Small Business Administration (SBA) loan. Assistance from FEMA may not cover all damage or property loss. An SBA loan application, however, may make FEMA assistance available to replace essential household items, replace or repair a damaged vehicle, or pay storage costs. It is critical that the SBA loan application be completed and returned before further FEMA assistance may be considered.

If you have questions or need to speak about your eligibility status, call 800-621-3362, open daily from 7 a.m. to 11 p.m., EDT. Multilingual operators are available.

Applicants can appeal a FEMA determination, to do so, you need to submit supporting information along with a letter describing in detail the reason (or reasons) you are appealing.

You should include your full name, FEMA application number and disaster number, pre-disaster primary residence address and current phone number and address on all submitted documents. You can find the application and disaster number printed on page 1 of your determination letter.

You can submit your appeal and any associated documentation by:

1. Mailing your documents and letter within 60 days of receiving your determination letter to the address below. [Your letter with accompanying documents must be postmarked within 60 days of the date on your letter from FEMA regarding your eligibility.](#)

FEMA National Processing Service Center



**FEMA**

P.O. Box 10055

Hyattsville, MD 20782-7055

2. Uploading your documentation online at [disasterassistance.gov](https://disasterassistance.gov).
3. Faxing your information to 800-827-8112.

Survivors should call 800-621-3362 (TTY: 800-462-7585) to register. Those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their specific number assigned to that service. Survivors can also register online at [disasterassistance.gov](https://disasterassistance.gov).

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*FEMA's mission is helping people before, during, and after disasters.*

*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 (TTY: 800-462-7585). Multilingual operators are available. (Press 2 for Spanish).*

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