

# Common Reasons FEMA May Find you Ineligible for Assistance

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If FEMA sent you a letter saying you are ineligible for assistance after the wildfires damaged your home, you still have options. People are considered ineligible typically for one of several common reasons. Often, you can appeal FEMA's initial decision and possibly become eligible for assistance.

## Common Reasons You May Not Qualify

- **FEMA determined your home is safe to occupy.** In other words, your home is still safe, sanitary and livable.
  - Apply with the U.S. Small Business Administration (SBA) for a low-interest loan. Some applicants may be referred to SBA after applying with FEMA. You are not obligated to take out a loan, but you need to complete the application procedure to continue the federal disaster assistance process. By completing the application, you may become eligible for additional grant assistance from FEMA if you do not qualify for the SBA loan.
- **You have an insurance policy that covered the damage to your home.**
  - Contact FEMA by phone or mail if:
    - Your insurance settlement is delayed longer than **30** days. You may be eligible for an advance payment from FEMA that must be repaid.
    - Your insurance settlement is insufficient to meet your needs or if you have exhausted the Additional Living Expenses provided by the insurance company.
- **You indicated on your application that you were not willing to relocate while your damaged home was being repaired.**
  - This question asks if you feel you will need to relocate while repairs to your home are made. You are not committing to moving away to a new home.
  - This selection made you ineligible for FEMA temporary rental assistance, but you may still be eligible for home repair or personal property replacement grants. Contact FEMA's Helpline at 800-621-3362. If you use a relay service,



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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).

- If your housing needs have changed, contact FEMA to update your housing status and explain why you had (or will have) to relocate. If, at the time of the disaster, you lived with a roommate and they applied with FEMA after the wildfires, you may also apply with FEMA if the roommate did not list you as a member of the household.
- **A FEMA-contracted inspector may have tried to reach you numerous times but was unable to schedule an appointment for damage assessment.**
  - A FEMA inspector will contact you up to three times on three different days to schedule an inspection. If an inspector is not able to reach you after three attempts, your case will be closed. Call the FEMA Helpline at 800-621-3362 to check on your application.
- **FEMA could not verify your identity. The agency is unable to match your name and Social Security number.**
  - FEMA must be able to verify an applicant's identity with a valid Social Security number (SSN).
  - Acceptable documents include: Social Security card (if accompanied by federal or state-issued identification), employer's payroll document containing at least the last four digits of the SSN, military identification, marriage license to confirm proof of maiden name, documentation from the Social Security Administration or other federal entity containing at least the last four digits of the SSN.
  - Do not mail original documents to FEMA. You can upload documents at [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance). To obtain help uploading your documents, visit a Disaster Recovery Center (visit the [DRC Locator \(fema.gov\)](https://www.fema.gov/drc-locator) for a complete list of DRCs currently open in New Mexico). Survivors can also visit a public library to use the internet and other resources such as printers and scanners.

## How to Contact FEMA about Changing your Eligibility Status

- If you have questions, call the FEMA Helpline at 800-621-3362. The toll-free telephone line operates from 7 a.m. to 10 p.m. MDT seven days a week. 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).



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- Mail copies of necessary documents to FEMA's Individuals and Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055. Or fax the documents to 800-827-8112.
- If you disagree with FEMA's decision about your home's livability, you may appeal. Get a bid for repairs or a statement from a licensed contractor or local building official in writing that affirms your home is not livable.
  - Count 60 days from the date of your decision letter. That is how much time you have to send your appeal letter to FEMA asking for reconsideration. Mail the letter and documentation to FEMA's Individuals and Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055. Or fax the documents to 800-827-8112.



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