

If FEMA Initially Finds You Ineligible for Assistance, You Still Have Options

Release Date: March 4, 2025

LOS ANGELES – If you received a letter from FEMA that says you're ineligible for assistance, you still have options. A quick fix, like providing more information, may change FEMA's initial determination.

Duplication of benefits is a common reason for a FEMA ineligibility determination. If you already accepted an insurance settlement or other benefit for the damage or loss, by law, FEMA cannot cover it. You may also be found ineligible if your home was damaged but is still safe, and sanitary. FEMA grants are primarily meant to make a home habitable, rather than returning it to pre-wildfire condition.

Sometimes, however, an ineligibility determination can stem from **misinformation, inadequate information, or changes in your circumstances** and may be reversed. Be sure to read your FEMA determination letter carefully. It specifies why you are ineligible and recommends actions that may change the initial determination.

When Might an Ineligibility Determination be Reversed?

If you told FEMA you are insured, but later your insurance company denies your claim, or your settlement is insufficient to meet your needs, you should update FEMA with that information. Describe the damage or losses and provide reliable documentation from your insurer that shows your claims have been denied or excluded.

Damage to your home may not have become apparent until later. If you reported no home damage when you applied with FEMA but later discover the home is no longer habitable, let FEMA know.

In some cases, your application is simply missing proof of occupancy or identity. If FEMA is unable to verify occupancy of your primary residence, you



may provide utility bills, a bank or credit card statement, phone bills, pay stubs, a driver's license, state-issued ID card or voter registration card showing the damaged dwelling's address. Also, FEMA needs to verify your identity with a valid **Social Security number**. To verify identity, provide FEMA with a copy of your Social Security card, accompanied by federal or state-issued identification.

All FEMA Applicants Have a Right to Appeal

You can appeal a decision or award amount by sending documents to FEMA that demonstrate your eligibility and need for additional assistance. FEMA determination letters explain the reason you are ineligible and the types of documents that may help you appeal.

Documentation or estimates supporting your claim are all that are required to appeal a FEMA decision. You can also fill out the **Appeal Request Form** included with your FEMA decision letter. Appeals must be submitted within **60** days of the date on the FEMA decision letter.

To file an appeal:

For an American Sign Language video on how to Appeal, visit [FEMA R9: Determination Letters and Appeals \(ASL PSA\)](#)

- Upload documents to your disaster assistance account at [DisasterAssistance.gov](#).
- Mail to: FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Fax to **1-800-827-8112** with Attention: FEMA – Individuals & Households Program.
- Visit a Disaster Recovery Center (DRC). To find your nearest DRC, visit [fema.gov/drc](#).

If you have questions or need to speak about your ineligibility status, call the FEMA Helpline at **800-621-3362**.

For the latest information about California's recovery, visit [fema.gov/disaster/4856](#). Follow FEMA Region 9 [@FEMARegion9](#) on X or follow FEMA on online, on X [@FEMA](#) or [@FEMAEspanol](#), on [FEMA's Facebook page](#) or [Espanol page](#) and at



FEMA

[FEMA's YouTube account](#). For preparedness information follow the Ready Campaign on X at [@Ready.gov](#), on Instagram [@Ready.gov](#) or on the [Ready Facebook page](#).

California is committed to supporting residents impacted by the Los Angeles Hurricane-Force Firestorm as they navigate the recovery process. Visit [CA.gov/LAFires](#) for up-to-date information on disaster recovery programs, important deadlines, and how to apply for assistance.

