

Questions and Answers About FEMA Disaster Assistance

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If you applied for assistance from FEMA because you sustained damage from Hurricane Zeta in Mississippi, you received a letter or an email from FEMA. The letter explained the status of your application and how to respond. It is important to read the letter carefully. It includes the amount of any assistance FEMA may provide to you and information on the appropriate use of disaster assistance funds.

Why did FEMA say I wasn't eligible?

You may need to submit additional information for FEMA to continue to process your application. Examples of missing documentation may include:

- Proof of insurance coverage
- Settlement of insurance claims
- Proof of identity
- Proof of occupancy
- Proof of ownership
- Proof that the damaged property was your primary residence at the time of the disaster

If you have questions about the letter, you may go online to [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance) or call the disaster assistance helpline at **800-621-3362 (TTY 800-462-7585)** 6 a.m. to midnight Central Time seven days a week.

What does the letter mean when it says: "Home is safe to occupy?"

A FEMA inspection may be required to determine whether a home is safe, accessible and functional. Currently, such inspections are being conducted remotely, by telephone, Zoom or Facetime, following health and safety precautions for the COVID-19 pandemic. FEMA considers the following factors when determining whether an applicant may be eligible for assistance:



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- The exterior of the home is structurally sound, including the doors, roof and windows.
- The electricity, gas, heat, plumbing, sewer and septic systems function properly.
- The interior's habitable areas are structurally sound, including the ceiling and floors.
- The home is capable of being used for its intended purpose.
- There is safe access to and from the home.

Disaster-caused damage may exist while the habitability of the home may not be affected.

Why did my neighbor get more grant money for repairs than I did?

Each case is unique. There are several factors involved, including insurance status and the extent and type of damage documented during the home inspection.

I can't rebuild my house with the money FEMA is offering me.

FEMA assistance is not the same as insurance. FEMA assistance only provides funds for basic work to make a home habitable, including items such as toilets, roof, critical utilities, windows and doors.

Can my household apply if I am not a citizen?

To qualify for assistance from FEMA's Individuals and Households Program (IHP), you or a member of your household must be U.S. citizen, non-citizen national or qualified non-citizen. If you do not meet the criteria for one of these three statuses, the household may still apply if another adult household member is a citizen or if the household has a qualified minor child.

A qualified non-citizen includes the following:

- Legal permanent resident ("green card" holder);
- An asylee, refugee, or a non-citizen whose deportation is being withheld;
- Non-citizen paroled into the U.S. for at least one year;
- Non-citizen granted conditional entry (per law in effect prior to April 1, 1980);
- Cuban/Haitian entrant;



- Non-citizen in the U.S. who claims abuse, battery or extreme cruelty by a spouse or other family/household member, or who is a victim of a severe form of human trafficking;
- Non-citizen whose children have been abused and non-citizen children whose parent has been abused who fit certain criteria.

If you're unsure of your immigration status in order to apply for FEMA assistance, talk to an immigration expert to learn if your status falls within the qualified non-citizen category or one of the other eligible categories.

Qualified Minor Child

Adults who don't qualify under one of the three categories above may be eligible to apply on behalf of a qualifying minor child. The parent or guardian of the minor child must live in the same household and may apply for assistance on behalf of the minor child who is a U.S. citizen, non-citizen national or qualified non-citizen. The minor child must be under age 18 as of the first day of the incident period or disaster declaration day, whichever comes first.

What happens if I disagree with FEMA's decision?

You may appeal FEMA's decision. For example, if you feel the amount or type of assistance is incorrect, you may submit an appeal letter and any documents needed to support your claim, such as a verifiable contractor's estimate for home repairs and a verifiable invoice for disaster-related damage.

FEMA cannot duplicate assistance provided to you by another source, such as insurance settlements or another program. However, if you are underinsured you may receive further assistance for unmet needs after insurance claims have been settled by submitting insurance settlement or denial documents to FEMA.

How can I appeal?

You must file your appeal in writing to FEMA. In a signed and dated letter, you must explain the reason(s) for your appeal. Your appeal letter should also include:

- Your full name
- Disaster number (DR-4576-MS)
- Address of the pre-disaster primary residence



- Your current phone number and address
- Your FEMA registration number on each page of your documents

If someone other than you or a co-applicant is writing your letter, that person must sign the appeal letter, and you must provide FEMA with a signed statement authorizing the individual to act on your behalf.

Your letter must be postmarked within 60 days of the date on your determination letter. Appeal letters and supporting documents may be submitted to FEMA by fax or mail, or online if you have a FEMA online account. To set up a FEMA online account, visit DisasterAssistance.gov, click on “Apply Online” and follow the directions.

By mail: FEMA National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055

By fax: 800-827-8112, Attention: FEMA

