



November 22, 2016, DR-4285-NC FS 005

FACT SHEET

FAQ: FEMA Determination Letter

Q. Why did I get a letter from FEMA saying I'm ineligible for assistance?

A. After registering with the Federal Emergency Management Agency, you may have received a determination letter regarding your eligibility for assistance. It's important to read the letter carefully because it might not be the final answer.

There are several reasons why applicants may be determined to be ineligible. For instance, you might need to provide FEMA with a copy of an insurance determination letter before your FEMA grant application can be processed.

If you have insurance, FEMA cannot duplicate insurance payments. However, if you are under-insured you may receive further assistance for unmet needs after insurance claims have been submitted.

Other reasons for a determination of ineligibility may include:

- o The required documents weren't signed.
- o Proof of occupancy or ownership wasn't provided.
- o The damage is to a secondary home or a rental property, not a primary residence.
- o Someone else in the household has also applied for and received help.
- o A FEMA housing inspector was not able to reach you by phone.
- o The required flood insurance coverage for the damaged property lapsed.
- o You had adequate insurance coverage.
- o Insufficient storm-related damage.
- o More documentation is needed.

Q. What should I do now if I don't agree?

- **A.** You should contact FEMA.
 - o You may call the FEMA Helpline at **800-621-3362** for voice, 711 and Video Relay Service (VRS).
 - o If you are deaf, hard of hearing or have a speech disability and use a TTY, call **800-462-7585**. Lines are open from 7 a.m. to 11 p.m. EST, seven days a week, until further notice.

FEMA Determination Letter-Page 2

O You can discuss your concerns with a FEMA representative at any one of the FEMA/State disaster recovery centers. To locate the center nearest you, call the FEMA Helpline, use the ReadyNC and FEMA mobile apps or go online to FEMA.gov/DRC or readync.org.

You can submit missing documentation to FEMA online, by mail or fax, or in person at a Disaster Recovery Center.

Q. Can I appeal FEMA's decision?

A. Yes, you may appeal any decision made by FEMA. Appeals must be submitted within 60 days of receipt of the letter determining eligibility. By appealing, you are asking FEMA to review your case.

Q. How do I appeal the decision?

- **A.** You will need to write FEMA an appeal letter. To ensure accuracy and help FEMA personnel process your appeal, you will need to include the following information in your letter:
 - Your full name.
 - o The address of your damaged property.
 - o Current contact information.
 - o Disaster number: DR-4285-NC.
 - o Last four digits of your Social Security number.
 - o Your birthdate and place of birth.
 - o Your nine-digit FEMA registration number on each page and on supporting documentation.
 - Notarization of your letter including a copy of a state issued identification card, or include the following statement, "I hereby declare under penalty of perjury that the foregoing is true and correct."
 - o Your signature.

If someone other than you or the co-applicant is writing the letter, there must be a signed statement from you affirming that the person may act on your behalf. You should keep a copy of your appeal for your records.

Q. Where do I send my appeal letter?

A. Mail to:

FEMA – Individuals & Households Program National Processing Service Center P.O. Box 10055 Hyattsville, MD 20782-8055

FAX: 800-827-8112

Attention: FEMA – Individuals & Households Program