

# FEMA FACT SHEET: Reasons Why FEMA May Have Found You Ineligible

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If you received a letter from FEMA that says you're ineligible for assistance, that's not the last word. A quick fix, like providing more information, may change FEMA's decision.

## Keep in Mind

- FEMA cannot pay for damage covered by insurance or duplicate benefits from another source.
- FEMA grants cover costs to return your home to a safe, sanitary and functional place that you can live in, or help contribute to the purchase of another home, if your damaged home it is not repairable. Damage to non-essential space within the home, like unoccupied bedrooms, or property is not eligible under FEMA programs. If you have questions about the type of damage eligible under FEMA programs, you can call the FEMA helpline at **800-621-3362** or TTY **800-462-7585**. Those who use 711 or Video Relay Service may call **800-621-3362**.
- Damage to your home must have been caused by the Oregon wildfires and have occurred at your primary residence in one of the eight counties designated for Individual Assistance: Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn or Marion.

## Read Your Letter

- Be sure to read your FEMA determination letter carefully because it specifies why you are ineligible and recommends actions that may change the decision.

## Common Reasons for Ineligibility

- **You are insured.** Contact FEMA if your insurance settlement is insufficient to meet your disaster-related needs or if you have exhausted the Additional Living Expenses provided by your insurance company.
- **Your insurance company denies your claim.** You must provide documentation that identifies the denial or exclusions of your insurance settlement before FEMA will consider your eligibility for assistance.
- **You reported no home damage when you registered with FEMA.** If you reported your home had no damage, or you were not sure if it was damaged, but later discover that it is not habitable, let FEMA know. It helps to get documentation to support your appeal, such as a letter from a contractor or local official saying the home is not safe to live in. The letter should include the estimated cost of repairs.



# FEMA

- **Home is safe to occupy.** FEMA housing assistance typically covers only costs that will make your home habitable. Damage to non-essential space, landscaping or spoiled food usually is not covered by FEMA grants.
- **Proof of Occupancy.** When FEMA is unable to verify occupancy of your primary residence, you may provide FEMA with documentation, such as 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.
- **FEMA could not verify your identity.** FEMA must be able to verify your identity with a valid Social Security number. By verifying identity, FEMA prevents fraud and ensures you receive eligible disaster assistance. To verify identity, you may provide FEMA with documents, such as a copy of your Social Security card along with federal- or state-issued identification, a U.S. passport, military identification or certain documentation from the Social Security Administration.
- **No initial rental assistance.** You indicated to the inspector that you were not willing to move while your damaged home was being repaired or you were able to find other resources. This made you ineligible for FEMA temporary rental assistance. However, you may have since received more information about the damage to your home that may require you to move. Since your housing needs have changed, contact FEMA as soon as possible to update your housing status and explain why you must relocate.
- **Renters.** If you live in an apartment building and the owner requires you to leave so repairs can be made to the building, you should update your status with FEMA. You may be eligible for assistance.

## Everyone has a right to appeal

- **If you feel the amount or type of assistance is incorrect.** Submit a signed, written explanation outlining why you believe FEMA's decision is incorrect. Include copies of any documents supporting your appeal and any proof of your disaster losses.
- **Authorizing someone to write your appeal letter.** 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 that person to act on your behalf.
- **What must be included in your appeal.** Your full name, your FEMA application number and disaster number (DR-4562-OR), your pre-disaster primary residence address and your current phone number and address should be included on all submitted documents. Application and disaster numbers are printed on page 1 of your determination letter, above your name and address.

## Instructions to submit your appeal

There are four ways you can submit your appeal letter and documents. Be sure to include the cover letter you received from FEMA when you submit them.

1. Mail documents and your letter to the address below 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  
P.O. Box 10055  
Hyattsville, MD 20782-7055

2. Fax your letter and supporting documents to **800-827-8112**.
3. Upload your letter and supporting documents online at [disasterassistance.gov](https://disasterassistance.gov) if you have a FEMA online account. To set up a FEMA online account, visit the site and click on “Check Your Application and Log In” and follow the directions.

**If you have questions or need to speak about your ineligibility status.** Call the FEMA Helpline at **800-621-3362** or TTY at **800-462-7585**. Those who use 711 or Video Relay Service can call **800-621-3362**.

- If you use a Relay service, such as your videophone, InnoCaption or CapTel, please provide your specific number assigned to that service. It is important that FEMA is able to contact you. Be aware phone calls from FEMA may come from an unidentified number. Toll-free numbers are open daily from 7 a.m. to 10 p.m. Multilingual operators are available.

**Applying with FEMA.** Survivors who need to register may do so online at [www.disasterassistance.gov](https://www.disasterassistance.gov) or by downloading the FEMA app. They can also register by calling the FEMA Helpline. When you register for FEMA disaster assistance, please pay special attention to question **number 24**. Answer “yes” to this question if you have a disability, accessibility need, or another health or medical condition. This is the best way to note any additional disability-related losses and/or needs. This question will also help identify other services for which you may be eligible to receive reimbursement.

## Spend Grants Wisely

Disaster grants should not be used for travel, entertainment, regular living expenses or any discretionary expenses not related to the disaster. Survivors should keep receipts for three years to show how they spent FEMA grants. If grant money is not used as outlined in the letter, you may have to repay FEMA and you could lose eligibility for further federal assistance that could become available later for your disaster recovery.

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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-FEMA (3362) 711/VRS - Video Relay Service). Multilingual operators are available. (Press 2 for Spanish). TTY call 800-462-7585.

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