



FEMA

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# News Release

## **FEMA Determination Letters Must Be Read Carefully**

**MIDLAND, Mich.** – It's important for applicants to carefully read their determination letter from the Federal Emergency Management Agency (FEMA).

They may find there is an easy-to-resolve reason for being informed they are not eligible for disaster assistance.

A common reason for initially being ineligible for housing assistance is that an applicant needs to provide FEMA with a copy of an insurance determination letter before an application can be processed.

Other reasons for a determination of ineligibility include:

- The applicant did not sign the required documents.
- The applicant did not prove occupancy or ownership.
- The damage is to a secondary home or a rental property, not a primary residence.
- Someone else in the household has also applied for and received help.
- A FEMA housing inspector cannot reach the applicant by phone.
- The applicant did not maintain the required flood insurance coverage for the damaged property.

Applicants who receive a determination of ineligibility letter can call the FEMA helpline at 800-621-3362 or TTY 800-462-7585 to find out how to appeal this decision, submit any required documents or make changes to contact information. For those who use 711 Relay or Video Relay Services, call 800-621-3362. Multilingual operators are available. The toll-free telephone numbers will operate from 7 a.m. to 10 p.m. (local time) seven days a week until further notice.

An applicant has the right to appeal a determination of ineligibility letter in writing within 60 days from the date shown on the letter. Guidelines for appeals can be found in the letter each applicant receives explaining FEMA's Individuals and Households Program.

Applicants may also visit a Disaster Recovery Center (DRC), where specialists from FEMA and the U.S. Small Business Administration (SBA) can help with appeals, answer questions, review applications and accept required documents. A list of open DRCs is available online at [fema.gov/drc](http://fema.gov/drc)

Applicants have up to 12 months from the date they registered with FEMA to submit insurance information for review. FEMA cannot provide money to individuals or households for losses already covered by insurance, but uninsured losses may qualify for a grant.

Those who may not be eligible for FEMA assistance may be eligible for other programs, such as an SBA low-interest disaster loan or help from volunteer agencies.

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*FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*

English: <https://www.fema.gov/disaster/4326>

Spanish: <https://www.fema.gov/es/disaster/4326>

<https://twitter.com/femaregion5>