News Release

For Florida Counties
FEMA INELIGIBILITY LETTER MAY NOT BE THE LAST WORD

TALLAHASSEE, Fla. - People who have applied for federal disaster assistance should not despair if the first response they receive from the Federal Emergency Management Agency (FEMA) is a letter rejecting the application.

One of the reasons for a determination of ineligibility of an applicant is the absence of a signed declaration and release form. Another concerns insurance. FEMA cannot provide assistance which is available from another source, including insurance. Assistance programs are not intended to duplicate insurance compensation for disaster-related loss or damage.

But if the insurance settlement does not cover all of the disaster-related losses, applicants should ask FEMA to review the decision to see if some other form of assistance is available. Call the FEMA helpline at 800-621-FEMA (3362) or TTY 800-462-7585 for people with a speech or hearing impairment. The helpline is open from 7 a.m. to 10 p.m. local time daily. Applicants also may register or check the status of their application on the agency’s new Web site, www.disasterassistance.gov, or by visiting a Disaster Recovery Center to meet with a disaster specialist about the matter.

Failure to Prove Ownership of Home

Other reasons FEMA might send a denial letter could be:

- Failure of the applicant to offer proof of home ownership at the time of the disaster, resulting in an ineligibility for FEMA home repair or replacement help;
- Failure to keep appointments with a housing inspector to evaluate disaster-related losses;
- A failure to show a record of the damaged property as the primary residence at the time of the disaster.

A Right to Appeal

Every applicant has the right to appeal a determination of ineligibility. Depending on the circumstances, an appeal may be able to reverse the initial ruling. The appeal process is explained in detail in the letter the applicant receives. Officials stress that people should not be discouraged if they need to file an appeal. It is a normal process to seek help for which an applicant may be found to be eligible. FEMA will review the appeal for any eligible assistance available to any applicant who substantiates an appeal.

www.fema.gov
The denial letter does not necessarily mean that an applicant cannot receive state-federal assistance. It often indicates that FEMA did not receive all the information the agency is required by law to have before providing financial aid with public funds. In that case, an appeal that supplies the missing information may be successful.

An appeal may also be requested when an applicant receives an award but believes the amount to be too low. Substantiation must be shown to support the appeal.

Appeals must be made within 60 days of the date on the ineligibility letter. Applicants or someone they designate to act on their behalf must explain in writing why they believe the initial response was wrong and provide any new or additional information and documents that support the appeal.

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**FEMA leads and supports the nation in a risk-based, comprehensive emergency management system of preparedness, protection, response, recovery, and mitigation, to reduce the loss of life and property and protect the nation from all hazards including natural disasters, acts of terrorism, and other man-made disasters.**

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). For TTY call 800-462-7585.

**FEMA’s temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.**

The Florida Division of Emergency Management and State Emergency Response Team (SERT) coordinates disaster preparedness, response, recovery and mitigation programs with all 67 counties and the federal government. For more information and to GET A PLAN! please visit [www.FloridaDisaster.org](http://www.FloridaDisaster.org).

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