



FEMA

Austin JFO

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Joint News Desk: 512-833-1340

SBA PIO: 916-878-1494

Fact Sheet

Frequently Asked Questions on Letter of Eligibility

Why did I get a letter stating I'm ineligible?

FEMA routinely corresponds with applicants to let them know if they qualify for federal disaster assistance. The most common reasons for receiving a determination of ineligibility are:

- Adequate insurance coverage.
- Insufficient storm-related damage.
- Missing documentation needed to complete the assistance evaluation process.

What are examples of missing documentation?

You may need to provide an insurance settlement letter, proof of residence, proof of ownership of the damaged property, or proof that the damaged property was your primary residence at the time of the disaster.

What should I do if I receive a letter?

Please call the FEMA Helpline at **800-621-FEMA (3362)**, or **(TTY) 800-462-7585** from 7 a.m. to 10 p.m. (local time) to check the status of your application, update your contact numbers or ask any questions. Users of 711 or Video Relay Services should call 800-621-3362.

If instructed and needed, applicants can simply submit missing documentation to FEMA online, by mail or fax, or in person at a Disaster Recovery Center.

(more)

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What if my insurance doesn't cover all my needs?

FEMA cannot duplicate insurance payments, but underinsured applicants may receive further assistance for unmet needs:

- If you are unable to live in your home due to disaster damage and your insurance policy does not cover temporary rental assistance, you may be eligible for rental assistance from FEMA.
- If your home sustained property damage and you're still waiting for an insurance settlement payment, you may be eligible for an advance from FEMA.

Why am I being contacted by the U.S. Small Business Administration (SBA)?

Residents and business owners may automatically be referred to the SBA for possible low-interest disaster recovery loans to cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations.

You should not wait for your insurance settlement to apply for a low-interest disaster from SBA. In disaster recovery, SBA's low-interest loans may be the primary source of the federal funds for the long-term repair and replacement of disaster-damaged private property for business of all sizes, private non-profit organizations, homeowners and renters.

What if I find more disaster-related damage?

Explain in your written appeal why you need additional home repair assistance. For instance, if you discover the costs of disaster-related home repairs exceeds your home repair grant, you can appeal the initial determination. To wage an effective appeal, include any supporting documentation, such as repair estimates, receipts, statements or invoices. FEMA may send another inspector to your damaged property.

Can I appeal FEMA's determination of eligibility?

You may appeal any decision made by FEMA. By doing so, you are asking FEMA to review your case. Appeals may relate to your initial eligibility determination, the amount or type of assistance received, the need for Continued Temporary Housing Assistance, or other disaster-related decisions.

(more)

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How do I appeal the decision?

All formal appeals must be filed in writing to FEMA. Appeals must be submitted within 60 days of receipt of a letter denying assistance.

What else should I include in my appeal?

To ensure accuracy and help FEMA personnel process your appeal quickly, please include the following information in your letter of appeal:

- Your full name
- The address of your damaged property
- Current contact information
- Disaster number: DR-4223-TX
- Last four digits of your Social Security number
- Your birthdate and place of birth
- Your 9-digit FEMA registration number on each page and on supporting documentation
- Your letter must be either notarized, include 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.”
- You must sign the letter

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.

Where do I send my appeal letter?

By mail:

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

By fax:

800-827-8112
Attention: FEMA - Individuals & Households Program