



FEMA-4295-DR FS 001

# Fact Sheet

## 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 letter regarding your eligibility for assistance. It's important to read the entire 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. FEMA cannot make a decision on assistance until you provide the agency with your insurance settlement information.

Other reasons for a determination of ineligibility may include:

- The required documents weren't signed.
- Proof of occupancy or ownership wasn't provided.
- 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 was not able to reach you by phone.
- The required flood insurance coverage for the damaged property lapsed.
- You had adequate insurance coverage.
- Insufficient storm-related damage.
- More documentation is needed.

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

A. You should contact FEMA.

- Call the FEMA Helpline at **800-621-3362** or TTY **800-462-7585**.
- You can discuss your concerns with a FEMA representative at one of the FEMA/State disaster recovery centers. Two centers remain open at:
  - **C. E. Roy Community Center** – 300 E. 5<sup>th</sup> Street, Hattiesburg, MS 39401
  - **Petal Civic Center** – 712A South Main Street, Petal, MS 39465
  - **Hours: 9 a.m. to 6 p.m. Monday through Friday, 10 a.m. to 5 p.m. Saturday**