

Reasons FEMA Might Find You Ineligible for Housing Assistance

Louisiana residents affected by hurricanes Laura and Delta may have received a letter from FEMA saying they are ineligible for Housing Assistance. You can always appeal that initial decision and possibly become eligible.

The damage caused by the disaster did not make your home unsafe to live in, as determined by a FEMA

- If you decide to appeal this decision, please provide a written and signed explanation and a copy of documents indicating the damage to your home was caused by the disaster and made your home unsafe to live in. Send an appeal letter to FEMA asking for reconsideration. This must be done within 60 days of the date of the determination letter. In the appeal, explain in writing why you disagree with the decision.
- Mail the letter and documentation to FEMA's Individuals and Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055.
- Appeal letters and supporting documentation can be uploaded to your account on [DisasterAssistance.gov](https://www.disasterassistance.gov), or you can fax to 800-827-8112.
- For information about preparing eligibility letters, visit [DisasterAssistance.gov](https://www.disasterassistance.gov) or call the FEMA Helpline at 800-621-3362 (TTY 800-462-7585).

Your insurance covered damage to your home

- FEMA cannot duplicate benefits from insurance or other sources.
- If your insurance settlement is delayed longer than 30 days, contact FEMA. You may be eligible for an advance (which must be repaid).
- Contact FEMA if your insurance settlement is insufficient to meet your needs or if you have exhausted any Additional Living Expenses provided by the insurance.



FEMA

You indicated that you did not want to move while your damaged home was being repaired

This would make you ineligible for FEMA temporary rental assistance or a temporary housing unit. However, you may still be eligible for home-repair or personal-property-replacement grants.

If your housing needs have since changed, contact FEMA to update your status and explain why you had (or will have) to relocate.

The FEMA inspector may have tried to reach you numerous times but has not been able to schedule an appointment.

- If you missed an inspection appointment, contact FEMA and reschedule.
- Keep the information in your application up-to-date.

FEMA could not verify your identity. The agency is unable to match your name and Social Security Number.

- By verifying your identity, FEMA prevents fraud and ensures applicants receive the disaster assistance intended for them. Acceptable documents include:
 - Social Security Card (if accompanied by federal or state-issued identification);
 - Employer's payroll document containing full or last four digits of the SSN;
 - Military identification;
 - Marriage license to confirm proof of maiden name; or
 - Documentation from the Social Security Administration or other federal entity containing full or last four digits of SSN.

Do not mail original documents to FEMA.

To contact FEMA about changing your current ineligibility:

- Visit disasterassistance.gov;
- To receive a link to download the FEMA app:
 - Apple devices: text APPLE to 43362;
 - Android devices: text ANDROID to 43362;
 - Visit fema.gov/about/news-multimedia/app.

- Call the FEMA Helpline at 800-621-3362 (TTY 800-462-7585). Helpline services are available seven days a week from 7 a.m. to 11 p.m.

If you were not provided a point of contact for your housing needs, you may call the FEMA Helpline and the operator will take your information and forward it to the Direct Housing Department. Those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their specific number assigned to that service. The toll-free telephone lines operate from 7 a.m. to 11 p.m. seven days a week. To find a Disaster Recovery Center visit <https://egateway.fema.gov/ESF6/DRCLocator> or you can call the FEMA Helpline.

For the latest information on Hurricane Laura, visit fema.gov/disaster/4559. For the latest information on Hurricane Delta, visit fema.gov/disaster/4570. Follow the FEMA Region 6 Twitter account at twitter.com/FEMARegion6.

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