

FEMA is limited in the types and amount of assistance it can provide. FEMA assistance may not cover all of your losses caused by the disaster.

By law, FEMA must ensure that no person receives duplicate assistance for any part of a loss for which the individual has received financial assistance under any other program, from insurance, or from any other source.

If you have insurance coverage for your losses caused by the disaster, you may only be eligible for certain types of FEMA assistance. Please make sure you provide FEMA with your updated **insurance settlement information**. If you have not already done so, you should contact your insurance provider to file a claim. If you have insurance coverage for a loss for which you receive FEMA assistance, you may be required by law to return the FEMA assistance you received, so it is important to provide accurate insurance information.

FEMA is required by law to conduct routine audits of disaster assistance provided and to recover any assistance that was awarded in error, the applicant spent the funds inappropriately, or the applicant obtained the funds through fraudulent means. You should keep copies of all documents submitted to and received from FEMA, and any receipts showing how you used your FEMA assistance. In rare instances, there may be a requirement for you to return some or all of the assistance provided.

30 Day Grace Period to Return Assistance:

If you live in a Special Flood Hazard Area, you are required to purchase and maintain flood insurance. If you do not wish to purchase and maintain flood insurance, you have **30 days** from the date of this letter to return the FEMA assistance provided. If you do not purchase, maintain flood insurance, or return the assistance within **30 days** of this letter, you will be ineligible for future FEMA assistance. For more information about the flood insurance requirement or to learn where to obtain flood insurance, call 800-638-6620, or visit www.FloodSmart.gov.

ASSISTANCE NOT APPROVED

You are **not eligible** because:

Ineligible – Will Not Relocate (INR) (example)

(example)

FEMA has determined you are not eligible for Rental Assistance because you indicated you will remain in your damaged home while repairs are being made. If you need to move while repairs are being made, please contact FEMA's Helpline.

(example)

Ineligible - Ownership Not Verified (IOWNV)

FEMA has determined you are not eligible for Housing Assistance because you did not prove you owned the damaged home at the time of the disaster.

If you decide to appeal this decision, please provide a written explanation and a copy of one of the following documents:

- Deed, official record, or title in your name;
- Proof of inheritance;
- Mortgage documents in your name;
- Structural insurance policy in your name;
- Real estate tax receipt or property tax bill in your name;
- Land installment contract or contract for deed

HOW TO APPEAL

If you disagree with FEMA's decision, you have the right to appeal.

When do I need to submit my appeal?

You **must** submit your appeal within **60 days** of the date of this letter.

What do I need to provide?

A written explanation why FEMA's decision is incorrect and copies of any documents supporting your appeal, including proof your losses were caused by the disaster.

The disaster number and your FEMA application number should be on all submitted documents, and the **appeal must be signed by you, the co-applicant, or a third party authorized to appeal on your behalf.**

These numbers are printed on Page 1 of this letter, above your name and address.

Where do I send my appeal?

Mail to:

FEMA

P.O. Box 10055

800-827-8112

Attn: FEMA Appeals Officer

Hyattsville, MD 20782-8055

Fax to:

How long will it take before I know if my appeal is approved or denied?

You will receive a decision letter from FEMA within **90 days** of FEMA's receipt of your appeal. To check the status of your appeal, or to notify FEMA of any change to your mailing address or contact information, please visit www.DisasterAssistance.gov and select *Check Your Application Status*, or call FEMA's Helpline at 800-621-FEMA (3362).

Who can I call if I have questions about my appeal?

Please call FEMA's Helpline at 800-621-FEMA (3362) for assistance.

If you are deaf, hard of hearing, or have a speech disability and use a TTY, please call 800-462-7585. If you use 711 or Video Relay Service (VRS), call 800-621-3362. You may also visit www.DisasterAssistance.gov.

When you applied to FEMA, you were provided information about other programs or agencies that may assist you. You are encouraged to contact these agencies for more information on their programs that help disaster survivors. Other agencies or organizations you applied to may contact you separately.

If available, you may also visit one of our local Disaster Recovery Centers, where FEMA and other on-site agencies may provide additional information.

For information on locations near you, or if you have questions regarding disaster assistance, please call FEMA's Helpline at 800-621-FEMA (3362), or visit www.DisasterAssistance.gov.

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