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# News Release

## **Understanding Your FEMA Letter: What to Do Next**

**LANSING, Mich.** – Michigan residents who applied for assistance from FEMA after sustaining damage in the May 16-22 severe storms and flooding may have received a letter from FEMA saying they are ineligible for housing assistance. Read the letter carefully to understand the reason for the determination. It will explain the application status and how to respond.

There are many reasons for potential ineligibility. If FEMA asks for more information or additional documents, you can appeal the initial decision and be reconsidered for federal assistance.

### **No. 1: Insufficient damage/No inspection.**

- The damage caused by the current disaster has not made your home unsafe to live in. Your home is still safe, sanitary and functional.
- FEMA will not inspect the home. FEMA will send you a No Inspection letter advising that you are not eligible for assistance because the damage was minor, and you were able to live in the home.
- If your situation changes and the damage is worse than originally reported, you may call the FEMA helpline and an inspection would be issued.

### **No. 2: No Proof of ownership.**

- You were unable to prove that you owned the home at the time of the disaster. FEMA verifies ownership by means of automated public and government records or through documents you submit.
- To verify you own your home, provide FEMA with one of the following documents: a deed, title or lease agreement; a bill of sale or land contract; a property tax receipt or tax bill. The documents must reflect the name of the applicant and the address of the damaged pre-disaster residence, as well as a date prior to the disaster incident period.

### **No. 3: No Proof of occupancy.**

- You were unable to demonstrate you occupied the home at the time of the disaster. When FEMA is unable to verify this information, you may provide FEMA with documents such

as utility bills, a bank or credit card statement, phone bill, pay stubs, a driver's license, state-issued ID card, or voter registration card.

**To appeal a FEMA decision:**

Send a letter, with any additional documentation, to FEMA asking for reconsideration. This must be done within 60 days of the date of your ineligibility letter.

- Mail to: FEMA's Individuals and Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055.
- Or fax the documents to: 800-827-8112.
- Or submit them via a FEMA online account. To set up an online account, visit DisasterAssistance.gov, click on "Check Status" and follow the directions.

There may be other reasons why FEMA determined you were ineligible. However, you may still be eligible for a low-interest disaster loan from the U.S. Small Business Administration (SBA) or a grant under FEMA's Other Needs Assistance program. If you have questions about the letter you received, get in touch with FEMA by calling **800-621-3362** (TTY: **800-462-7585**).

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*FEMA's mission is helping people before, during and after disasters.*

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. Reasonable accommodations, including translation and American Sign Language interpreters via Video Relay Service will be available to ensure effective communication with applicants with limited English proficiency, disabilities, and access and functional needs. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-3362 (including 711 or Video Relay). If you are deaf, hard of hearing or have a speech disability and use a TTY, call 800-462-7585.*

English: [www.fema.gov/disaster/4547](http://www.fema.gov/disaster/4547)

Spanish: <https://www.fema.gov/es/disaster/4547>

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