



FEMA

FEMA Congressional and
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DR-4547-MI STAKEHOLDER ADVISORY: **Understanding Your FEMA Letter - What to Do Next**

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<please also see/share the graphic at the end of this Advisory>

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 your determination. It will explain the application status and what you can do to respond. Here are some of the more common reasons for potential ineligibility:

No inspection.

- When you registered, you reported the disaster has not made your home unsafe to live in.
- FEMA will send you a No Inspection letter advising 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—or you discover your private well is unusable due to the disaster—you may call the FEMA helpline and an inspection may be issued.

Insured.

- FEMA determined insurance covered your essential needs. Federal assistance cannot duplicate insurance payments, but FEMA may be able to help when homeowners or flood insurance did not. You may submit your insurance settlement records to FEMA for review.

The following reasons for ineligibility require an applicant to **submit an appeal in writing** to be reconsidered for federal assistance. The appeal **must** include a letter along with additional information or documentation.

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.

Insufficient damage.

- An inspector determined the damage caused by the current disaster has not made your home unsafe to live in. Your home is still safe, sanitary and functional.

- If you disagree with the home inspector's decision, you can appeal. Get third-party documentation in writing (bid for repairs, condemnation notice, etc.) that states your home is uninhabitable.

No initial relocation.

- You indicated on your application that you did not want to move while your damaged home was being repaired. This made you ineligible for FEMA temporary rental assistance. However, you have since found further damage to your home and must move.
- Since your housing needs have since changed, contact FEMA to update your housing status and explain why you had (or will have) to relocate. If it's within 30 days from the date of the decision letter, you can call the FEMA helpline and update your status. Any request made more than 30 days after the date of the decision letter must be made in writing.

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.

- By mail: FEMA's Individuals and Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055.
- By fax: 1-800-827-8112.
- Online via a FEMA online account: to set up an online account, visit www.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

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

<https://twitter.com/femaregion5>

WHAT *to* DO *if* YOU DISAGREE *with* FEMA'S DECISION LETTER

1

Read the letter carefully to find out why the decision was made.

Do you need to provide additional information?

- Insurance determination letter.
- Proof of occupancy or ownership.
- Proof of ID.
- Applicant's signature.

Common reasons for the initial decision:

- The damage was to a secondary home or a rental property, not a primary residence.
- Someone else in the household applied and received assistance.
- Disaster-related losses could not be verified.
- Insurance covered all losses.

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2

Contact FEMA for help with filing an appeal or any questions.

CALL

800-621-3362
(711 or Video Relay Service available)
800-462-7585 (TTY)



3

File a written appeal.

Explain why you think the decision was not correct.

- Provide supporting information and documents.
- Include your FEMA registration number on all documents.
- Sign the letter.



Mail, fax or electronically submit your appeal within 60 days of the decision letter date. Information on where to send your appeal documents is included in your FEMA decision letter.

