

# Common Reasons for FEMA's Determination of Ineligibility

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Kentucky residents who applied for FEMA disaster assistance must have been affected by the July severe storms and flooding and live in one of these 13 counties: Breathitt, Clay, Floyd, Knott, Lee, Leslie, Letcher, Magoffin, Martin, Owsley, Perry, Pike and Whitley. Here are some common reasons why you may not be eligible for FEMA assistance at that time:

- **FEMA assistance would duplicate benefits from other sources.** FEMA cannot provide financial assistance when any other source, such as insurance, crowd funding, financial assistance from voluntary agencies has provided assistance for the same disaster-related need or when such assistance is available from another source. For example, FEMA cannot pay for home repairs if the homeowner is already receiving funds from his or her insurance company for the same repairs. If you have already received funds from another source for your disaster recovery, FEMA may find you ineligible.
  - FEMA also does not provide replacement-value amounts for damaged items or assistance with non-essential items. FEMA provides assistance only for repairs to make a home safe, sanitary and functional. FEMA assistance is not a substitute for insurance.
- **A lapse in your flood insurance triggered a loss of certain types of disaster assistance.** If the requirement to obtain and maintain flood insurance was ever placed on your flood damaged home, and there is not a policy in place at the time of a flooding event, you may not be eligible for certain types of assistance. This includes grants for home repairs, personal property or any other losses that might have been covered by a flood insurance policy, even if you are otherwise eligible.
  - You may still be able to receive assistance for items that would not be covered by flood insurance. For example: rental assistance or a temporary housing unit; disaster-related funeral, medical or dental expenses; childcare; moving and storage expenses over \$1,000; and uninsurable items such as septic systems, wells, retaining walls, private access roads, or private bridges.
- **There is more than one application filed for your household.** Only one application per household is considered.
- **FEMA was unable to verify that you are the homeowner.** FEMA requires proof of ownership from disaster survivors who apply for federal assistance to help them with repairs to their damaged homes. FEMA verifies ownership by means of automated public and government records or by using documents you submit. FEMA may also verify ownership at the time of inspection. To appeal FEMA's decision, you must submit documents that prove ownership along with your signed appeal letter. Documents you can use to verify ownership:



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- Homeowners may provide official documentation such as:
  - The original deed or deed of trust to the property
  - A mortgage statement or escrow analysis
  - Real property insurance; homeowners or flood Insurance
  - Receipts for major repairs within the last five years
  - Property tax receipt or property tax bill
  - Manufactured home certificate or title
- In addition, FEMA will accept a public official's letter or receipts for major repairs or improvement. The public official's statement (e.g., police chief, mayor, postmaster) must include the name of the applicant, the address of the disaster-damaged residence, the period of occupation and the name and telephone number of the official providing the verification.
- Survivors with inherited properties, mobile homes or travel trailers who do not have the traditional documentation of ownership may self-certify ownership as a last resort.
- Homeowners with the same address from a previous disaster only need to verify ownership one time. FEMA has also expanded the date of eligible documents from three months to one year before the disaster.
- **FEMA was unable to verify your occupancy.** FEMA verifies occupancy by means of automated public and government records or by using documents submitted with your application. FEMA may also verify occupancy at the time of inspection. To appeal FEMA's decision, you must submit documents that prove occupancy along with your signed appeal letter.
- **FEMA could not verify your identity.** FEMA must be able to verify your identity. By verifying identity, FEMA prevents fraud and ensures you receive eligible disaster assistance. FEMA verifies identity by means of automated public and government records or by using documents submitted with your application. To appeal FEMA's decision, you must submit documents that prove your identity along with your signed appeal letter.
- **The damaged home may not be your primary residence.** FEMA will provide disaster assistance to eligible applicants for a primary residence. FEMA will not consider more than one primary residence for a survivor and his/her spouse. FEMA defines your primary residence as the place where you live for more than six months of the year.
- **You have not submitted required documents or information.** Read your FEMA mail carefully. Respond promptly with the information FEMA is seeking. If that information is not available, explain why to FEMA.
- **Insufficient damage: Your home is safe to occupy.** There was insufficient storm-caused damage to your home, or the damage to your home does not affect whether you can inhabit the home. Damage to non-essential areas, landscaping or spoiled food is usually not covered for FEMA assistance.

- **You reported no damage to your home.** If you have applied for federal disaster assistance but you reported you have no disaster-caused damage to your home, FEMA will find you ineligible for assistance.
- **You do not wish to move while repairs are made.** If the FEMA inspector concludes that your home uninhabitable due to disaster-caused damage, you may be eligible for **FEMA Initial Rental Assistance**. If you said at the time of inspection that you're not willing to move while your damaged home is being repaired, you will not be eligible for FEMA temporary rental assistance. If your housing needs have changed, however, contact FEMA quickly to update your housing and explain why you have a need for rental assistance.
  - **Renters:** If you live in an apartment and the owner requires you to leave so repairs can be made to the apartment or building, you should update your status with FEMA. You may be eligible for rental assistance.
- **A FEMA inspector was unable to reach you at the contact information you provided.** You must return FEMA phone calls and requests for information in a timely manner. If FEMA cannot make contact with you, or you do not provide the requested information, FEMA may find you ineligible.
- **You failed to meet with the inspector.** It is important that you carefully read all FEMA mail. You or a representative you designate to FEMA ahead of time must be present at any appointments with FEMA officials, or FEMA may – determine you are not eligible for assistance at this time. If you still need an inspection, call the **FEMA Helpline at 800-621-3362** and request an inspection.
- **If you disagree with a FEMA decision, you have a right to appeal.** Submit your signed appeal letter in writing.
  - Click here for more on **How to Appeal FEMA's Decision:** <https://www.fema.gov/fact-sheet/how-appeal-femas-decision-2>.
- The deadline to apply for FEMA disaster assistance is **Wednesday, Sept. 28**.
- For official information on Kentucky's recovery from the tornadoes, visit [fema.gov/disaster/4663](https://www.fema.gov/disaster/4663). Follow FEMA on Twitter at [FEMA Region 4 \(@femaregion4\) / Twitter](https://twitter.com/femaregion4) and at [facebook.com/fema](https://facebook.com/fema).

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