

# FEMA INELIGIBILITY LETTERS MAY NOT BE THE LAST WORD

**COLUMBIA, S.C. (October 14, 2014, 9:00 a.m.)** – Some disaster survivors affected by the severe storms and flooding in South Carolina may receive a letter from the Federal Emergency Management Agency (FEMA) saying they are ineligible for disaster assistance.

If that happens, do not be alarmed or discouraged. It may mean that FEMA does not have all the information needed to make a decision regarding an applicant's disaster assistance.

Several reasons exist for why flood survivors receive ineligibility determination letters and yet may be eligible for assistance. For example, the applicant may still need to:

- Return insurance information;
- Provide information to prove occupancy or ownership of the damaged property;
- Fill out all necessary paperwork; or
- Complete and return the U.S. Small Business Administration loan application.

Applicants with insurance should contact their insurance company and ask for a settlement letter detailing exactly what is covered under their claim. They should mail insurance settlement information to:

FEMA – Individuals & Households Program, National Processing Service Center  
P.O. Box 10055  
Hyattsville, MD 20782-7055.

Flood survivors have up to 12 months from the date they registered with FEMA to submit insurance information for review. FEMA cannot provide money to individuals or households for losses already covered by insurance.

FEMA reminds applicants to return the completed SBA loan application even if they choose to decline the loan. Completing the loan application is a necessary step if applicants are to be considered for some other forms of disaster assistance.

Applicants who wish to appeal a decision may do so in writing within 60 days from the date the ineligibility letter was received. Guidelines for appeals can be found in the Applicant's Handbook sent to everyone who registered with FEMA. More information is available in the Help After a Disaster Booklet, [here](#).

The home page S.C. Emergency Management Division website contains flood-specific information, including a list of recovery resources that are available to survivors. Visit [www.scemd.org](http://www.scemd.org) for more information.

## Ineligibility Letters

Flood survivors who need to update their application information or have any questions about disaster assistance can call the FEMA Helpline at [800-621-3362](tel:800-621-3362). Phone lines are open from 7 a.m. to 10 p.m. Eastern time, seven days a week until further notice. Individuals with hearing difficulties can use the TTY number, [800-462-7585](tel:800-462-7585). Applicants may also register online at with any computer, smartphone or tablet at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov). Follow the link to "apply online for federal assistance." Survivors may also choose to visit a Disaster Recovery Center (DRC) in their county. DRCs are currently open seven days a week, from 8 a.m. to 7 p.m.