



Oct. 23, 2018  
DR-4393-NC FS 033

# Fact Sheet

## Why Did FEMA Say My Home Has “Insufficient Damage?”

Your home may have disaster-caused damage and still be functional.

To determine if you are eligible for federal disaster assistance, a FEMA inspection determines whether your home is **safe, sanitary and functional**. FEMA regulations define *safe* as secure from disaster-related hazards or threats to occupants; *sanitary* as free of disaster-related health hazards; and *functional* as a home capable of being used for its intended purpose.

The FEMA inspection determines whether the repair is necessary to ensure the safety or health of the occupant or to make the home functional. FEMA considers the following factors when determining whether assistance will be provided:

- The exterior is structurally sound, including the doors, roof and windows.
- The electricity, gas, heat, plumbing and sewer and septic systems function properly.
- The interior’s habitable areas are structurally sound, including the ceiling and floors.
- The home is capable of operating for its intended purpose.
- There is safe access to and from the home.

## What happens if I disagree with FEMA’s decision?

You may appeal FEMA’s decision. For example, if you feel the amount or type of assistance is incorrect, you may submit an appeal letter and any documents needed to support your claim, such as a contractor’s estimate for home repairs.

FEMA cannot duplicate assistance provided to you by another source, such as insurance settlements or another program. However, if you are underinsured you may receive further assistance for unmet needs after insurance claims have been settled by submitting insurance settlement or denial documents to FEMA.

## How can I appeal?

You must file your appeal in writing to FEMA. In a **signed and dated letter**, you must explain the reason(s) for your appeal. Your appeal letter should also include:

- Your full name
- Disaster number
- Address of the pre-disaster primary residence
- Your current phone number and address
- Your FEMA registration number on all documents

If someone other than you or a co-applicant is writing your letter, they must sign the appeal letter, and you must provide FEMA with a signed statement authorizing that person to act on your behalf.

Your letter must be postmarked within 60 days of the date on your determination letter. Appeal letters and supporting documents may be submitted to FEMA by fax or mail, in person at a disaster recovery center, or online if you have a FEMA online account. To set up a FEMA online account, visit [DisasterAssistance.gov](https://DisasterAssistance.gov), click on “Check Your Application and Log In” and follow the directions.

**By mail:**

FEMA  
National Processing Service Center  
P.O. Box 10055  
Hyattsville, MD 20782-7055

**By fax:**

800-827-8112  
Attention: FEMA

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