



Oct. 3, 2018  
DR-4393-NC NR 022  
Media Contact: (256) 454-3863

# News Release

## Understanding Your FEMA Determination Letter or Email

**RALEIGH, N.C.** – After registering for disaster assistance, you may receive a determination letter by mail or email from FEMA. Read your determination letter carefully to understand your eligibility for federal assistance.

There are many reasons for an initial ineligibility determination. The most common reason is the need to provide FEMA with a copy of a letter verifying your insurance coverage before FEMA can process your grant application.

Other reasons for ineligibility may include:

- You did not sign the required documents.
- You did not prove occupancy or ownership.
- Your identity may not have been verified.
- The damage is not to your primary residence, but to a secondary home or a rental property.
- Another member of your household may have applied and received assistance.
- Your disaster-related losses could not be verified.
- The damage caused by the current disaster has not made your home unsafe to live in. Your home is still safe, sanitary and functional.
- 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 initial rental assistance. However, you have since found further damage to your home and you now have to move.

Get in touch with FEMA to provide more information or missing documentation by:

- Calling the FEMA Helpline at **800-621-3362** (TTY **800-462-7585**); or
- Visiting a Disaster Recovery Center. To find the nearest center, visit [fema.gov/DRC](https://www.fema.gov/DRC), call the FEMA Helpline, or download the [FEMA app](#).

Homeowners, renters and business owners in **Beaufort, Bladen, Brunswick, Carteret, Columbus, Craven, Cumberland, Duplin, Greene, Harnett, Hoke, Hyde, Johnston, Jones, Lee, Lenoir, Moore, New Hanover, Onslow, Pamlico, Pender, Pitt, Richmond, Robeson, Sampson, Scotland, Wayne and Wilson** counties may register for disaster assistance for uninsured and underinsured damage and losses resulting from Hurricane Florence.

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*FEMA's mission: Helping people before, during and after disasters.*

*For more information on North Carolina's recovery from Hurricane Florence, visit [NCDPS.gov/NCEM](http://NCDPS.gov/NCEM) and [FEMA.gov/Disaster/4393](http://FEMA.gov/Disaster/4393). Follow us on Twitter: [@NCEmergency](https://twitter.com/NCEmergency) and [@FEMARegion4](https://twitter.com/FEMARegion4).*

*All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), religion, national origin, age, disability, limited English proficiency, economic status, or retaliation. If you believe your civil rights are being violated, call 800-621-3362 or 800-462-7585(TTY/TDD).*

*FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.*