



News Release

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FEMA HOUSING ASSISTANCE IS BASED ON DAMAGE TO ESSENTIAL LIVING AREAS *Re-Inspection Available for 'Insufficient Damage'*

TRENTON, N.J. — Some households with property damage received a letter from FEMA that said “insufficient damage.” The FEMA housing inspector reported that the essential living areas in the home were safe, sanitary and functional. People who disagree can ask for a re-inspection.

FEMA can only provide rent or repair money when there is damage to the living room, dining room, kitchen, bathroom and bedrooms used by occupants of the home.

FEMA will reconsider a request for housing assistance, and there are other options:

- **Request a re-inspection.** Call the FEMA helpline by phone or 711/VRS at **800-621-FEMA (3362)**, TTY **800-462-7585**.
- **Complete and return your SBA low-interest disaster loan application** if you received one. The U.S. Small Business Administration provides disaster loans for individuals. Loan funds may be available for damage to all living areas.
- **Get volunteer help.** Dozens of private nonprofit groups are helping in New Jersey. Some groups provide volunteers to help out with minor repairs to homes. For more information call 2-1-1 or visit NJ211.org online.
- **File an appeal.** Any decision by FEMA can be appealed. Filing an appeal relating to habitability requires verifiable documentation to show the disaster caused damage that made the housing uninhabitable. Appeal letters must be postmarked within 60 days of the date of the decision letter.

For information on filing [an appeal](#), survivors should refer to the “Help After Disaster” guide, which is mailed to everyone who registers with FEMA. The guide also is available online at www.fema.gov/help-after-disaster.

All applicants will receive a letter from FEMA. If you do not understand it, visit a disaster recovery center or call the FEMA helpline.

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FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

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