

**Attachment**  
**Explanation of FEMA denial reason codes**  
Source: FEMA

An explanation of the denial reason(s) that are listed under the "Determinations" heading in your decision letter.

**I69B-Ineligible - Signature not Obtained (90-69B):** The required signature or documents requested has not been provided.

**IANS - Applicant statement/Authorization (90-69B) not signed:** The required signature or documents requested has not been provided.

**IARC-ARC Assisted:** Disaster assistance may not be provided when money is available from, or your needs have been met by, another source.

**IAW-Ineligible - Assisted with Household Member:** Our records show that another member of your pre-disaster household applied and received help for your losses.

**ICBRA - Damaged Dwelling located in CBRA or OPA:** Your home is located in a Coastal Barrier Resources System (CBRS) area or an otherwise protected area. Under Federal laws that protect these lands from development, we do not provide Federal assistance to persons who live in these areas.

**IDEA - Ineligible for dental due to previous EAD Award:** The maximum amount of money under this category has been provided.

**IDNS-Self-declaration (90-69D) not signed:** The required signature or document requested has not been provided.

**IDUPA-Duplicate Application:** Our records show that a member of your pre-disaster household has already registered for help.

**IDUPL - Duplicate losses awarded under another application:** Our records show that another member of your pre-disaster household has received help for your household's losses.

**IID-Ineligible - Insufficient Damage:** There was not enough damage to your home or property for you to qualify for this program.

**IINS - Ineligible due to insurance coverage:** Your insurance should cover your disaster-related losses.

**IINSI - Ineligible:** All categories have appropriate insurance excluding flood, inspection completed - Your insurance should cover your disaster-related losses.

**IINSN - Ineligible due to insurance, no inspection completed:** Your insurance should cover your disaster-related losses.

- IISS-Ineligible - Insufficient Substantiation Submitted:** You have not provided enough documentation to support your application for assistance.
- IMEA - Ineligible for medical due to previous EAM Award:** The maximum amount of money under this category has been provided.
- INC-Ineligible - No change on appeal, original ineligible status stands:** You are not eligible for any further assistance under this category. Your file is now closed.
- INDR-Ineligible - Damages Not Disaster Related:** The condition of your home was not caused or aggravated by the disaster.
- INFI-Ineligible - Has Flood Insurance:** Your insurance should cover your disaster-related losses.
- INI-Ineligible - Ineligible Insurance:** Your insurance should cover your disaster-related losses.
- INLR-Ineligible - Not Legal Resident:** In order to be eligible for assistance from this program, either you, an adult member of your household, or your child must be a U.S. Citizen, Non-Citizen National, or a Qualified Alien.
- INO-Ineligible-Other:** Your application for assistance is denied. Please see specific reason on letter.
- INP-Ineligible - Not Primary Residence:** You have not provided enough documentation to prove the home that was damaged was the home where you were living at the time of the disaster.
- INS-Insured:** Your insurance should cover your disaster-related losses.
- INSL-Ineligible - Non-sufficient damages per inspection:** There was not enough damage to your home or property for you to qualify for this program.
- INSS-Ineligible - No substantiation submitted:** You have not provided enough documentation to support your application for assistance.
- IOR-Other Reason:** Your application for assistance is denied. Please see specific reason on letter.
- IOWN - Ownership Not Provided:** You have not provided enough ownership documentation to prove ownership.
- ISBA - SBA loan covered losses:** Disaster assistance may not be provided when money is available from, or your needs have been met by, another source.
- ISC - Sanctioned Community in SFHA:** Your community does not participate in the National Flood Insurance Program (NFIP) or has been

suspended from the NFIP; you are not eligible for disaster assistance. If your community joins the NFIP within 6 months of this disaster declaration date, we may re-evaluate your need for assistance.

**IVINS-Vehicle - No Liability Insurance:** Disaster assistance may not be provided for a vehicle that does not meet the terms of state law.

**IVNE-Vehicle - Non Essential:** Disaster assistance may not be provided for a vehicle when a second vehicle is available.

**IVNR-Vehicle - Not Licensed/Registered:** Disaster assistance may not be provided for a vehicle that does not meet the terms of state law.

**IVRC-Vehicle - Cosmetic Damage:** There was not enough damage to your vehicle for you to qualify for this program.

**NCOMP - Non-compliant with flood insurance requirement:** Our records indicate that flood insurance on the damaged home has not been maintained as required. Failing to maintain flood insurance makes this home ineligible for assistance for damages to the property caused by flooding.

**NPND-NFIRA - Non Compliance:** Our records indicate that flood insurance on the damaged home has not been maintained as required. Failing to maintain flood insurance makes this home ineligible for assistance for damages to the property caused by flooding.

**W69B-Withdrawn - Signature not Obtained (90-69B):** Your application has been withdrawn because we have not received the required signature or documents requested.

**W69D-Withdrawn - Signature not Obtained (90-69D):** Your application has been withdrawn because we have not received the required signature or documents requested.

**WNC-Withdrawn - No Contact:** Your application for assistance has been withdrawn because we have not been able to contact you.

**WNCS - No contact for State IFG:** Your application for assistance has been withdrawn because we have not been able to contact you.

**WVO-Withdrawn - Applicant Withdrew Voluntarily:** At your request, we have withdrawn your application for assistance.

**WVOA-Voluntary by Applicant:** At your request, we have withdrawn your application for assistance.