

# Understanding Your FEMA Letter

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**FRANKFORT, Ky.** – Kentucky disaster survivors who applied for assistance from FEMA due to April 2 severe storms, straight-line winds, tornadoes, landslides and mudslides will receive a letter from FEMA in the mail or via email.

The letter will explain your application status and how to respond. It is important to read the letter carefully because it will include the amount of any assistance FEMA may provide and information on the appropriate use of disaster assistance funds.

Applicants may need to submit additional information or supporting documentation for FEMA to continue to process an application for financial assistance. Examples of missing documentation may include:

- Proof of insurance coverage;
- Settlement of insurance claims or denial letter from insurance provider;
- Proof of identity;
- Proof of occupancy;
- Proof of ownership;
- Proof that the damaged property was the applicant's primary residence at the time of the disaster.

If you have questions about your letter, call the disaster assistance helpline at 800-621-3362 to find out what information FEMA needs.

A FEMA inspection may be required to determine whether a home is safe, sanitary, accessible and functional. FEMA considers the following factors in the home inspection:

- Heating, ventilation and air conditioning system (HVAC).
- Access and egress, including privately-owned roads, privately-owned bridges, and privately-owned docks.
- Blocking, leveling, and anchoring of a mobile home, and reconnecting or resetting its sewer, water, electrical, oil, and fuel lines and tanks.



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

FEMA assistance is not the same as insurance. FEMA assistance only provides funds for basic work to make a home habitable, including items such as toilets, a roof, critical utilities, windows and doors.

## Appealing FEMA's Decision

If you disagree with FEMA's decision, you may appeal. It must be submitted **within 60 days** of the date of the decision letter.

The letter sent from FEMA will provide additional information on the types of documents or information that will need to be provided if you choose to appeal FEMA's initial decision. The documents apply specifically to the decision made. For example, if you are appealing for additional assistance to help repair your home, you will want to provide FEMA with any receipts, bills or repair estimates received for the repairs needed to your home as a result of the disaster.

With your decision letter, FEMA will also provide an Appeal Request Form that may be used to help provide additional information, if you choose to provide additional information.

Your appeal may be submitted to FEMA by fax or mail, or online if you have a FEMA online account. To set up a FEMA online account, visit [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance), click on "Apply Online" 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

For an accessible video on how to apply for assistance go to, [youtube.com/watch?v=WZGpWI2RCNw](https://www.youtube.com/watch?v=WZGpWI2RCNw).



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For the latest information on Kentucky's recovery from the April 2 severe storms, straight-line winds, tornadoes, landslides and mudslides, please visit [fema.gov/disaster/4782](https://fema.gov/disaster/4782). Follow FEMA on X, formerly called Twitter, at [twitter.com/femaregion4](https://twitter.com/femaregion4) and at [facebook.com/fema](https://facebook.com/fema).



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