

# Kentucky: FEMA's First Answer not Always the Final Answer

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**FRANKFORT, Ky.** – If you receive a letter from FEMA and don't know what steps to take next we're here to help. Over the phone, in person and online. If you were turned down for federal help we encourage you to ask "why?"

## Turned Down by FEMA?

Did you get help from another source, like insurance? Is your application not finished? Did you miss a FEMA call or inspection? These are common reasons you could get turned down for FEMA assistance, but it may not be the final answer.

## Three Steps to Make Sure You Get Every Dollar You Are Eligible for.

1. **Ask why?** Call the FEMA Helpline at 800-621-3362
2. **Get face-to-face help.** Visit a Disaster Recovery Center, to find a center near you visit [fema.gov/drc](https://fema.gov/drc) or call the FEMA helpline.
3. **Appeal.** If you don't agree with FEMA's decision, you have the right to appeal. Write a signed and dated appeal letter to FEMA. Explain the reason for the appeal, include documents backing your claim such as a contractor's estimate for home repairs. Include the applicant's full name, disaster number DR-4663-KY, the address of the damaged home, your current phone number and address and your FEMA application number. Applicants can upload their appeal letter to [DisasterAssistance.gov](https://DisasterAssistance.gov) or mail it to: **FEMA National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055.**

FEMA may help with serious disaster-related needs to survivors. If your home is destroyed, can't be lived in or can't be entered safely due to July's flooding in Eastern Kentucky you may be eligible.

While the flooding may have caused damage to your home, you may be able to live there safely. Minimal damage may be inconvenient, but it is expected that survivors will handle those losses without FEMA assistance.

