Understanding Your FEMA Letter

Release Date: March 30, 2023

PEARL, Miss. – Mississippi survivors of the March storms and tornadoes who applied for assistance from FEMA 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. Specialists are available from 6 a.m. to 10 p.m. Central Time seven days a week. Help is available in most languages. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service.

Appealing FEMA's Decision

If you disagree with FEMA's decision, or the amount of assistance provided, you can submit an appeal letter and documents supporting your claim, such as a contractor's estimate for home repairs.



FEMA cannot duplicate assistance provided by another source, such as insurance settlements. However, those who are underinsured may receive further assistance for unmet needs after insurance claims have been settled. While FEMA may be able to help with basic needs, it does not provide assistance to cover insurance deductibles.

Appeals must be in writing. In a signed and dated letter, explain the reason(s) for the appeal. It should also include:

- Applicant's full name
- Disaster number (DR-4697-MS)
- Address of the pre-disaster primary residence
- Applicant's current phone number and address
- The FEMA application number on all documents

If someone other than an applicant or co-applicant writes the appeal letter, that person must sign it and provide FEMA with a signed statement authorizing the individual to act on behalf of the applicant.

Appeals must be postmarked within 60 days of the date noted on the determination letter. Appeal letters and supporting documents may be uploaded to your personal FEMA online account. To set up an account, visit DisasterAssistance.gov and follow the directions.

Other ways to submit documents include:

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.

For the latest information on recovery from Mississippi tornadoes, visit March 24 2023 Severe Weather Disaster Information - MEMA (msema.org) and 4697 | FEMA.gov.fema.gov/. Follow FEMA Region 4 (@femaregion4) / Twitter and at facebook.com/fema.

