

Understanding your FEMA Letter

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Residents of Guam who applied for assistance from FEMA will receive a letter 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 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 or visit any of the FEMA Disaster Recovery Centers in Guam to find out what information FEMA needs to continue processing your registration for assistance.

FEMA assistance is not the same as insurance and only provides funds for basic work to make a home habitable, including items such as toilets, a roof, critical utilities, windows, and doors. 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 by submitting their insurance settlement or denial documents to FEMA. FEMA does not aid with insurance deductibles.

Appealing FEMA's Decision



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Applicants who disagree with FEMA's decision, or the amount of assistance, may submit an appeal letter and documents supporting their claim, such as a contractor's estimate for home repairs. Appeal letters must be submitted within 60 days of the date on their eligibility notification letter.

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-4715-GU)
- 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, the applicant must also submit a signed statement giving that person authority to represent the applicant.

Appeal letters and supporting documents may be submitted to FEMA by fax or mail or via a FEMA online account. To set up an online account, visit DisasterAssistance.gov, 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:
 - 1-800-827-8112 Attention: FEMA

For questions about the appeal process you may also go to disasterassistance.gov, by using the [FEMA mobile app](#), or by calling 800-621-3362. The Helpline is open and available 24 hours a day/ 7 days a week at no cost for Guam residents. Also, you may visit any disaster recovery center for information and guidance in your appeal.

1. If you use a relay service such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service. You Tube: [FEMA Accessible: Three Ways to Register for FEMA Disaster Assistance - YouTube](#)



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For information on Guam's disaster recovery, visit fema.gov/disaster/4715. Follow FEMA at <https://twitter.com/femaregion9> and at facebook.com/fema.



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