

# Understanding Your FEMA Letter

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Disaster survivors in Caledonia, Chittenden, Lamoille, Orange, Orleans, Rutland, Washington, Windham and Windsor counties who applied for assistance from FEMA for the July severe storms, flooding, landslides and mudslides will receive an eligibility determination letter from FEMA in the mail or via email.

It may say you are ineligible for assistance, but that is **not a denial**.

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. The letter will also explain your application status and advise what you need to do to appeal an unfavorable decision.

Often, you need only send more information or supporting documentation for FEMA to continue reviewing your 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; or
- 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 seven days a week, 365 days a year, with language translation services available. If you use a relay service such as Video Relay Service (VRS), captioned telephone service or others, provide FEMA your number for that service when you apply.

Or you can visit a Disaster Recovery Center for in-person help, where FEMA specialists can assist with applications, answer questions and provide referrals to resources. To find a center near you, visit [fema.gov/drc](https://www.fema.gov/drc).



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## 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. You have 60 days from the date of your FEMA determination letter to send FEMA your appeal.

By law, FEMA cannot provide you a grant when any other source – insurance, crowdfunding or financial assistance from voluntary agencies – has covered expenses for the same disaster-related need. In other words, FEMA cannot pay for home repairs if you already received funds from your insurance company for the same repairs.

However, those who are underinsured may receive 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.

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

- Applicant's full name
- Disaster number (DR-4720 -VT)
- Address of the pre-disaster primary residence
- Applicant's current phone number and address
- Your nine-digit 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 your FEMA determination letter. Appeal letters and supporting documents may be uploaded to your personal FEMA online account. To set up an account, visit [DisasterAssistance.gov](https://DisasterAssistance.gov) and follow the directions.

Other ways to submit documents include:

- Mail: FEMA National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055



- Fax: 800-827-8112 Attention: FEMA

For the latest information on Vermont's response and recovery, visit [fema.gov/disaster/4720](https://fema.gov/disaster/4720). Follow the FEMA Region 1 account on Twitter at [twitter.com/FEMARegion1](https://twitter.com/FEMARegion1) or FEMA Facebook at [facebook.com/FEMA](https://facebook.com/FEMA). Follow the Vermont Emergency Management Agency at [twitter.com/vemvt](https://twitter.com/vemvt) on Twitter and on Facebook at [facebook.com/VermontEmergencyManagement](https://facebook.com/VermontEmergencyManagement).

FEMA is committed to ensuring disaster assistance is accomplished equitably, without discrimination on the grounds of race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. Any disaster survivor or member of the public may contact the FEMA Civil Rights Office if they feel that they are the victim of discrimination. FEMA's Civil Rights Office can be contacted toll-free at 833-285-7448. Multilingual operators are available.



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