

Understanding Your FEMA Letter

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Survivors who applied for assistance from FEMA for the September 10 - 13, 2023 flooding, severe storms and tornado winds, will receive determinations letters, request letters and informational letters from FEMA explaining the status of their applications. If the applicant is found eligible for assistance, the letter will explain the amount of assistance FEMA approved and information on the appropriate use of disaster assistance funds.

If the applicant is found ineligible, please read the letter carefully because it will explain the reasons for ineligibility and what may be needed to submit with an appeal letter. In some circumstances, the survivor may only need to submit additional information or supporting documentation for FEMA to continue processing the application. Examples of missing documentation or required actions may include:

- Proof of insurance coverage
- Settlement of insurance claims or ineligibility 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, you can call the **Disaster Assistance Helpline at 800-621-3362** and speak to a FEMA specialist. FEMA offers help in many languages through our Helpline. If you use a relay service such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service when you apply. Those who would like to speak with someone in person can check FEMA's [Disaster Recovery Center Locator](#) online for a location that may be convenient to visit.

How can I appeal FEMA's Decision?



Every applicant has the right to appeal a FEMA determination. For example, if you feel the amount or type of assistance is incorrect, you may submit an appeal letter and any 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 your appeal.

By law, FEMA cannot duplicate assistance provided by another source, such as insurance settlements or another program. However, if you are underinsured, you may receive further assistance for unmet needs after insurance claims have been settled by submitting a copy of the insurance settlement or denial documents to FEMA. While FEMA may be able to help with basic needs, it does not provide assistance to cover insurance deductibles. Other examples of duplicate assistance would include crowdfunding or financial assistance from voluntary agencies.

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

- Applicant's full name
- Disaster number (**DR-4753-RI**)
- 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 from the applicant or co-applicant authorizing that individual to act on their behalf.

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 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

