

# Understanding Your FEMA Determination Letter and What to Do if You Disagree

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You applied to FEMA for disaster assistance after the May 19-27 severe storms, tornadoes and flooding. Then, you received a letter from FEMA about your case, but you're not sure what it means. What should you do next?

## Step 1: Read this letter carefully from beginning to end.

- Known as a Determination Letter, this document explains the agency's decision regarding your eligibility for disaster assistance.
- If you were awarded grant money, the letter will explain the amount and type of assistance you are getting. For more detail on how to spend the money, call FEMA's Helpline at 1-800-621-FEMA (3362). If you still have unmet needs, you can appeal to FEMA for reconsideration.
- If the letter states you were denied assistance, it also will explain the reason(s) and how to correct your status. Often, the solution is easy and merely requires submitting missing documentation such as a social security number, proof of residence, proof of ownership of the damaged property, contractor estimates, repair bills and/or any insurance settlement. Once that occurs, your case can be reconsidered. *Note: If you received an insurance settlement, you still may be eligible for FEMA assistance if insurance didn't cover your losses. Just keep in mind that FEMA cannot duplicate what your insurance already paid.*

## Step 2: If you disagree with FEMA's decision, you can appeal.

- Any FEMA decision or grant amount can be appealed at no cost if you still need more assistance.
- Again, **read your determination letter carefully from beginning to end** to see what additional information is being requested.



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- Appeals must be submitted within 60 days of the date on the FEMA Determination Letter.

### Step 3: Submit Your Appeal.

- Provide the requested documentation. **Each page** should include:
  - Full name
  - Current phone number and address
  - Your nine-digit FEMA Application Number and Disaster number (DR-4803-MO)
  - Address of the disaster-damaged residence
- Submitted receipts, bills, and estimates must include the business name and contact number to help FEMA confirm the information.
- If you choose, you can write and send a letter with the information FEMA is requesting to help explain why you are appealing. This additional step is not required but can help FEMA understand why you need help. If you want to submit additional information,
- Send a signed and completed Appeal Request Form. A copy of this form is included with your FEMA Determination Letter.
- Send a signed, written appeal letter.
- You can mail, fax or upload your appeal documents. If there is a Disaster Recovery Center near you, the FEMA staff there can help submit your letter and information.
  - [Mail to: FEMA National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-8055](#)
  - Fax: 1-800-827-8112, Attention: FEMA
  - Set up a FEMA online account to upload documents at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov). Click on “Check Status” and follow the directions.

After submitting your appeal, you may receive a call or letter from FEMA asking for more information. Or FEMA may schedule another inspection of your primary residence. Whichever the case, once you’ve sent an appeal, you can expect a decision letter within 90 days after it is received by FEMA.



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