

# Understanding a FEMA Determination Letter

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**DES MOINES, Iowa** – If you applied for FEMA assistance because of losses from severe storms and flooding from March 12 through May 16 in Fremont, Harrison, Mills, Monona, Pottawattamie, Shelby or Woodbury counties, you will receive a determination letter confirming a grant amount or stating your application for federal assistance is ‘ineligible at this time’ and provides specific information to correct the application.

Some of the common mistakes applicants make include:

- Missing information.
- The damage claimed is not to the primary residence.
- Someone else in the household made a claim.
- Disaster-related losses cannot be verified.
- Losses have been covered by insurance.

That’s why it is important to read the letter **all the way through to the end** to see what is keeping you from getting FEMA assistance. Keep in mind there may be more than one reason why you are ineligible.

The determination letter is intended to explain what category of assistance was processed, the decision made including amount, what action you can take and if any additional information should be provided.

## Appealing an Ineligible Determination

You have the right to appeal FEMA’s eligibility decisions, including the amount of the award. If you appeal, FEMA can reconsider your application in some cases if you:

- **Submit insurance documents.** Provide documents from your insurance company that verify your coverage or settlement is insufficient to make



essential home repairs, provide a place to stay or replace certain contents. FEMA cannot duplicate homeowner or renter insurance benefits.

- **Prove occupancy at the time of the incident.** Provide documents that prove the damaged home or rental was your primary residence by supplying a copy of past utility bills, driver's license, lease agreement and other confirming documents.
- **Prove ownership.** Provide documents such as mortgage papers, insurance policies, tax receipts or a deed. If you don't have a deed at hand, contact your local or county officials about obtaining a copy.

### **Applicants also can appeal:**

- Initial eligibility for Housing Assistance and Other Needs Assistance (ONA), including:
  - The amount or type of Housing Assistance and ONA an applicant received.
  - The decision to withdraw an application for FEMA disaster assistance.
  - The recovery of funds improperly awarded to an applicant.
  - The denial of a late application request for assistance.
- A denial for continued rental assistance.

An appeal must be filed in the form of a **signed letter within 60 days** of the date you received the determination letter. In the appeal, **explain why you disagree** with the decision. Include any **requested information and supporting documentation**.

After FEMA receives the appeal, a caseworker with no prior involvement in the case reviews the appeal and file to determine if there is sufficient documentation to change FEMA's determination. If more information is needed in order to make a determination, FEMA takes one or more of the following actions:

- Calls the applicant and sends a letter requesting additional information with a deadline of 30 days to submit the additional information.
- Contacts a third party, such as a contractor, insurance company, or mechanic in order to verify submitted information.
- Schedules an appeal inspection.

FEMA notifies applicants in writing about the appeal decision within 90 days of the receipt of the appeal letter. FEMA's appeal decision represents the agency's final



determination.

A brochure “Help after a Disaster” explains what you need to provide in your appeal. The brochure is available online at [www.fema.gov/help-after-disaster](http://www.fema.gov/help-after-disaster).

Your letter should include:

- The applicant’s full name.
- The applicant’s FEMA Application Number and Disaster Number (DR-4421-IA).
- The address of the applicant’s pre-disaster primary residence.
- The applicant’s current phone number and address.
- The applicant’s signature.

Mail documents and your letter to:

FEMA National Processing Service Center

P.O. Box 10055

Hyattsville, MD 20782-7055

Or, fax to 800-827-8112, attention: FEMA Individuals and Households Programs.

For more information on the Iowa disaster and a variety of recovery resources, log on to: [www.floods2019.iowa.gov](http://www.floods2019.iowa.gov) or call 2-1-1. Additional information can be found at [www.fema.gov/disaster/4421](http://www.fema.gov/disaster/4421).



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