

Understanding a FEMA Determination Letter

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If you applied for FEMA assistance because of losses from Hurricane Helene, you will receive a determination letter confirming a grant amount or stating your application for federal assistance is “not approved” (which does not mean “denied”).

There are a number of reasons the letter may say you’re “not approved,” including:

- 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 your application has not been approved.

FEMA says I’m “not approved.” What can I do?

You may need to submit additional information to resume the application process. Many times, an application is determined to be “not approved” because of a missing document. Examples include:

- Proof of insurance coverage. (Declaration Page)
- Copy of your insurance settlement pertaining to damage caused by the storms.
- Proof of identity (U.S. passport, military I.D., motor vehicle registration, Social Security card along with a federal or state I.D., a payroll stub that shows all or part of your Social Security number).



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- Proof of occupancy (lease or rental agreement, rent receipts, utility bills, motor vehicle registration, etc. FEMA has provided?[more ways to meet this requirement.](#))
- Proof the damaged property was your primary residence when the disaster occurred.

How to appeal FEMA's decision.

If you are initially not approved for assistance, you may appeal within 60 days of the date of the determination letter. If you have questions regarding the letter or how to appeal, you may visit a?[Disaster Recovery Center](#)?or call the FEMA Helpline at 800-621-3362.

What to Include When You Appeal

The letter from FEMA will provide additional information on the types of documents or information that you may need to provide. FEMA will also include an optional appeal form that may be used to help provide additional information.

When submitting any documentation or information to FEMA, you must include your FEMA application number and disaster number (DR-4830) on every page.

For appeals by a third party, the applicant or co-applicant must also have a valid [Written Consent](#) on file for the third party with authorization to appeal or represent the applicant at the time of inspection.

How to Submit Your Appeal

You can submit your appeal and supporting documentation:

- Online at [DisasterAssistance.gov](#). Log into your account and upload supporting documents via the Correspondence Upload Center.
- In-person at a [Disaster Recovery Center](#).
- By mail: FEMA Individuals & Households Program, National Processing Center
P.O. Box 10055 Hyattsville, MD 20782-8055
- By fax: (800) 827-8112, Attention: FEMA – Individuals & Households Program



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