

Got Rejected by FEMA? Read Your Letter Carefully

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Officials with the Federal Emergency Management Agency say residents who registered with the agency for help following the severe storms, straight-line winds, and tornadoes last March should read their determination letter carefully regarding their eligibility for assistance.

The letter might not serve as FEMA's final answer, officials said, as the agency may simply need extra documents to process the application.

In addition, every applicant can appeal the agency's decision.

Examples of missing documentation may include an insurance settlement letter, proof of residence, proof of ownership of the damaged property, or proof that the damaged property was the applicant's primary residence at the time of the disaster.

By appealing, the applicant is asking FEMA to review the case. Applicants with questions can call the FEMA Helpline at 800-621-3362. TTY users may call 800-462-7585. Lines are open from 6 a.m. to 10 p.m. central time daily.

There are several reasons why the agency may have determined the applicant to be ineligible or that no decision could be made.

If the letter refers to "ownership not proven," the applicant can appeal by submitting one of the following: a title or deed, property tax receipt or bill, mortgage documents or other documents proving ownership of the home.

If the letter refers to "no contact for inspection," the applicant should call the FEMA Helpline and provide their current phone number and the best time to reach them.

If the letter refers to "failed identity verification," the applicant should submit documents to verify their name and Social Security number, such as documents



from the Social Security Administration or other Federal entities, current employer's payroll document, a U.S. passport or a valid driver license or state-issued ID and social security card.

If the letter refers to "linked for duplicate review," the applicant should submit documents proving they were not living with or assisted by another person who applied for assistance at that address.

If the letter refers to "insured or ineligible insured," the applicant should submit one of the following to prove you are uninsured or underinsured for damage: insurance settlement documents, a denial letter, or any other supporting information.

Appeals must be submitted in writing within 60 days of the date of FEMA's letter determining eligibility.

To ensure accuracy and help FEMA process your appeal, FEMA officials ask applicants to include the following information in their letter:

Full name

Current address of the damaged property

Current contact information

Disaster number: DR-4596-AL

The last four digits of their Social Security number

The nine-digit FEMA registration number on each page and on supporting documentation

and signed document

The reason for appealing the decision.

If someone other than the applicant or the co-applicant is writing the letter, the applicant must sign a statement affirming that the person may act on their behalf. You should keep a copy of your appeal documents for your records.



FEMA

Applicants can submit missing documents to FEMA online at www.Disaster.Assistance.gov, by mail or fax at 800-827-8112 and mark it “Attention: FEMA – Individuals & Households Program.”

Mail the appeal letter to:

FEMA – Individuals & Households Program

National Processing Service Center

PO Box 10055

Hyattsville MD 20782-8055

Officials said applicants who appeal would get a written response from FEMA regarding the agency’s decision within 90 days of the receipt of the letter. FEMA’s decision is final and cannot be appealed again.

An easy way to provide any additional information needed is by setting up an online account and uploading documents there. To set up a disaster assistance account:

- ■ Go to <https://www.disasterassistance.gov/>
- Select the Create Account button at the bottom of the page and follow instructions.
A PIN will be sent to the email address on file. Then log into the account.
- You can then upload your important documents in the Upload Center. (This page takes you to the login if you are returning to add more documents: <https://go.usa.gov/xUPX5>.)

For referrals to Alabama’s Health and Human Service Agencies as well as community organizations, dial **211**, text **888-421-1266**, or chat with referral specialists via www.211connectsalabama.org.

For more information on Alabama’s disaster recovery, visit ema.alabama.gov, [AlabamaEMA Facebook page](#), www.fema.gov/disaster/4596 and www.facebook.com/fema.

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FEMA’s mission is helping people before, during, and after disasters.



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