

Understanding Your FEMA Letter

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CRANSTON, R.I. – Survivors who applied for assistance from FEMA for the December 17-19, 2023, or January 9-13, 2024, flooding and severe storms, will receive a determination letter from FEMA explaining the status of their application. 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 and entirely as it will explain the reasons for the ineligibility and what may be needed to submit with an appeal letter for reconsideration. 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 may include:

- Proof of insurance coverage
- Settlement of insurance claims or denial 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.

Questions about your letter can be answered by calling the disaster assistance helpline at 800-621-3362. You may also visit your nearest Disaster Recovery Center (DRC). For information on open DRCs, and DRC hours you can visit our DRC Locator page at: fema.gov/drc. Search by state and select Rhode Island.

Appealing FEMA's Decision

Survivors may submit an appeal letter and documents supporting their claim, such as a contractor's estimate for home repairs, or missing documents as described in



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[the determination letter for additional consideration.](#)

FEMA cannot duplicate assistance provided by another source, such as insurance settlements. Survivors who are underinsured may receive additional assistance for unmet needs after insurance claims have been settled.

The appeal must be in writing. In a signed and dated letter, explain the reason(s) for the appeal. It should include:

- Applicant's full name
- Disaster number (DR-4765 for the severe storm and flooding from Dec. 17-19, 2023 or DR-4765 for the severe storm and flooding from Jan. 9-13, 2024.)
- Address of the pre-disaster primary residence
- Applicant's current phone number and address
- The FEMA application number on all documents

If you choose to have a third party submit an appeal letter on your behalf, the appeal letter must be signed by the third party. Additionally, please include a statement signed by you authorizing the third party to appeal on your behalf.

Appeal letters must be postmarked within 60 days of the date of the determination letter. Letters and supporting documents may be submitted to FEMA by fax, mail or via a FEMA online account. To set up an online account, visit DisasterAssistance.gov, click on "Apply Online" and follow the directions.

By mail: FEMA National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055

By fax: 800-827-8112 Attention: FEMA

You may also visit your nearest Disaster Recovery Center to submit your appeal.

For an accessible video on the FEMA eligibility letter, visit [FEMA Accessible: Understanding Your Letter - YouTube](#).

For the latest information visit [4765 | FEMA.gov](#) and [4766 | FEMA.gov](#). Follow the FEMA Region 1 account at Twitter twitter.com/FEMARegion1 or the Facebook page at facebook.com/FEMA.



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For updates on the Rhode Island response and recovery, follow the Rhode Island Emergency Management Agency on Twitter at twitter.com/RhodeIslandEMA, on Facebook at www.facebook.com/RhodeIslandEMA, or visit www.riema.ri.gov.



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