

# Understanding Your FEMA Letter

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**ATLANTA** – Disaster survivors in Butts, Henry, Jasper, Meriwether, Newton, Spalding and Troup counties who applied for assistance from FEMA will receive a letter from FEMA in the mail or via email.

The letter will explain your application status and how to respond. It is important to read the letter carefully because it will include the amount of assistance FEMA may provide and information on the appropriate use of disaster assistance funds.

Applicants may need to submit additional information or supporting documentation for FEMA to continue to process an application for financial assistance. 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

If you have questions about your letter, call the disaster assistance helpline at **800-621-3362** to find out what information FEMA needs.

A FEMA inspection may be required to determine whether a home is safe, sanitary, accessible and functional. FEMA considers the following factors in the home inspection:

- Heating, ventilation, and air conditioning system (HVAC).
- Access and egress, including privately-owned roads, privately-owned bridges, and privately-owned docks.
- Blocking, leveling, and anchoring of a mobile home, and reconnecting or resetting its sewer, water, electrical, oil, and fuel lines and tanks.



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- The exterior of the home is structurally sound, including the doors, roof and windows.
- The electricity, gas, heat, plumbing and sewer or septic systems function properly.
- The interior's habitable areas are structurally sound, including ceilings and floors.
- The home is capable of functioning for its intended purpose.
- There is safe access to and from the home.

FEMA assistance is not the same as insurance. FEMA assistance only provides funds for basic work to make a home habitable, including items such as toilets, a roof, critical utilities, windows and doors.

### Appealing FEMA's Decision

Applicants who disagree with FEMA's decision, or the amount of assistance, may submit an appeal letter and documents supporting their claim, such as a contractor's estimate for home repairs. Appeal letters must be submitted within 60 days of the date on their eligibility notification letter.

FEMA cannot duplicate assistance provided by another source, such as insurance settlements. However, those who are under-insured may receive further assistance for unmet needs after insurance claims have been settled by submitting their insurance settlement or denial documents to FEMA. FEMA does not provide assistance for insurance deductibles.

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

- Applicant's full name
- Disaster number (DR-4685 for Georgia)
- Address of the pre-disaster primary residence Feb. 2, 2023  
DR-4685-GA NR 013  
State News Desk: 404-635-7200 | [ExternalAffairs@gema.ga.gov](mailto:ExternalAffairs@gema.ga.gov)  
FEMA News Desk: 770-220-5292 | [DR4685-NewsDesk@fema.dhs.gov](mailto:DR4685-NewsDesk@fema.dhs.gov)
- Applicant's current phone number and address
- The FEMA application number on all documents



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If someone other than an applicant or co-applicant writes the appeal letter, the applicant must also submit a signed statement giving that person authority to represent the applicant. Appeal letters and supporting documents may be submitted to FEMA by fax or mail or via a FEMA online account. To set up an online account, visit [DisasterAssistance.gov](https://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

For an accessible video on how to apply for assistance go to, [youtube.com/watch?v=WZGpWI2RCNw](https://youtube.com/watch?v=WZGpWI2RCNw).

For information on Georgia’s disaster recovery, visit [fema.gov/disaster 4685](https://fema.gov/disaster/4685). Follow FEMA on Twitter at [FEMA Region 4 \(@femaregion4\)](https://twitter.com/femaregion4) / [Twitter](https://twitter.com/femaregion4) and at [facebook.com/fema](https://facebook.com/fema).

