

Understanding Your FEMA Letter

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LAKE MARY, Fla. – Survivors who applied for assistance from FEMA after the April 12-14 severe storms, tornadoes and flooding will receive a determination 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 any assistance FEMA may provide and information on the appropriate use of disaster assistance funds.

Applicants who were initially found ineligible or disagree with the amount of assistance approved can appeal FEMA's determination. Applicants may only need to submit additional information or supporting documentation for FEMA to process an appeal for financial assistance. See instructions below for filing an appeal. 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.
- 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 the ceiling 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, or missing documents as described in the determination letter.

FEMA cannot duplicate assistance provided by another source, such as insurance settlements. However, those who are underinsured may receive further assistance for unmet needs after insurance claims have been settled, by submitting insurance settlement or denial documents to FEMA. FEMA does not provide assistance to pay 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-4709 for Broward County severe storms, tornadoes, and flooding)
- Address of the pre-disaster primary residence
- Applicant's current phone number and address
- The FEMA application number on all documents



FEMA

If someone other than an applicant or co-applicant writes the appeal letter, that person must sign it and provide FEMA with a statement signed by the applicant authorizing the individual to act on behalf of the applicant.

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](https://www.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, [FEMA Accessible: Three Ways to Register for FEMA Disaster Assistance](#).

For information on Florida’s recovery, visit floridadisaster.org/info and fema.gov/disaster/4709. Follow FEMA on Twitter at [FEMA Region 4 \(@femaregion4\) / Twitter](#) and at facebook.com/fema.



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