

Understanding Your FEMA Letter

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ATLANTA – Survivors in Cook, Glynn and Lowndes counties who applied for assistance from FEMA after Hurricane Idalia will receive an eligibility 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 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.

If you have questions about the letter, call the FEMA Helpline at 800-621-3362 to find out what information FEMA needs.

FEMA assistance is not the same as insurance. FEMA assistance only provides funds for temporary lodging, basic home repairs or other disaster-related expenses.

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.

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-4738 for Hurricane Idalia in Georgia)
- Address of the pre-disaster primary residence
- Applicant's current phone number and address
- Applicant's 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 at the top of the eligibility 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 a Disaster Recovery Center (DRC) to submit your appeal. For information on open DRCs, and DRC hours you can visit our DRC Locator page at: [DRC Locator \(fema.gov\)](https://DRCLocator(fema.gov)) Search by state and select Georgia.

For an accessible video on the FEMA eligibility letter go to, [FEMA Accessible: Understanding Your Letter - YouTube](https://FEMAAccessible:UnderstandingYourLetter-YouTube).

For the latest information on Georgia's recovery from Hurricane Idalia, visit fema.gov/disaster/4738, follow FEMA on X, formerly known as Twitter, at twitter.com/femaregion4 and at facebook.com/fema.



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