

# Understanding Your FEMA Letter

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If you applied for FEMA assistance after the Aug. 24-26, 2023 severe storms, tornadoes and flooding, you'll receive a letter from FEMA. This is your determination letter. Read it carefully. It will explain what assistance you are eligible to receive. If your letter says you are not currently eligible for assistance, this is not a denial. There are things you can do that may change that decision.

## Eligibility and Missing Information

FEMA may only need additional information or supporting documents to complete your application. Examples include:

- Proof of insurance coverage
- Settlement of insurance claims or ineligibility 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 FEMA Helpline at 800-621-3362**. The Helpline is open 7 a.m. to 11 p.m. daily. Multilingual operators are available. If you use video relay service, captioned telephone service or others, give FEMA your number for that service when you call.

You can also get help at a Disaster Recovery Center. Find the center nearest you: [fema.gov/DRC](https://www.fema.gov/DRC)

## How can I appeal FEMA's Decision?

Every applicant has the right to appeal a FEMA determination. If you feel the amount or type of assistance is incorrect, you may submit an appeal letter and any documents supporting your claim, such as a contractor's estimate for home repairs. You have 60 days from the date on your FEMA determination letter to send your appeal.

- By law, FEMA cannot duplicate assistance provided by another source, such as insurance settlements, crowdsourced donations, or assistance provided by charitable organizations.



# FEMA

- However, if you are underinsured, you may receive assistance for unmet needs after insurance claims have been settled. Send a copy of the insurance settlement or denial documents to FEMA.
  - While FEMA may be able to help with basic needs, it does not cover insurance deductibles.
- Appeals must be in writing in a signed and dated letter, explaining the reason(s) for the appeal. It should also include:
  - Applicant's full name
  - Disaster number (DR-4757-MI)
  - Address of the pre-disaster primary residence
  - Applicant's current phone number and address
  - Your nine-digit FEMA application number on all documents
- If someone other than an applicant or co-applicant writes the appeal letter, that person must sign it and provide FEMA with a signed statement from the applicant or co-applicant authorizing that individual to act on their behalf.
- Appeals must be postmarked within 60 days of the date on your FEMA determination letter. You can submit your appeal one of four ways:
  - By uploading it to your DisasterAssistance.gov account. To set up an account, visit [DisasterAssistance.gov](https://DisasterAssistance.gov) and follow the instructions after clicking "sign in" at the top of the landing page.
  - In-person at a Disaster Recovery Center.
  - By mail: FEMA National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055
  - Faxing it to **800-827-8112**, Attention: FEMA.

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*FEMA does not treat people differently because of race, color, national origin, sex, sexual orientation, religion, age, disability, English proficiency, or economic status. FEMA provides free aids and services to people to help them communicate with us and understand FEMA programs:*

- *Information available in Braille, large print, or audio.*
- *Information available in accessible electronic formats on FEMA's website.*
- *Qualified sign language interpreters.*
- *Qualified multilingual interpreters.*

- *Information written in other languages.*

*If you need assistance to access a FEMA program or service or a program or service funded by FEMA or want to report a concern or complaint of discrimination, please contact FEMA at (833) 285-7448 [Press 1 for English, 2 for Spanish, 3 for the Language Line] or email FEMA-CivilRightsOffice@fema.dhs.gov.*