

Fact Sheet: Understanding Your FEMA Letter

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If you applied for assistance from the Federal Emergency Management Agency (FEMA) because you sustained damage from the March winter storm, straight-line winds and flooding in Nebraska, you will receive a letter from FEMA in the mail or via email. The letter will explain the status of your application and how to respond. It is important to read the letter carefully. Your letter will include the amount of any assistance FEMA may provide to you and information on the appropriate use of disaster assistance funds.

You may need to submit additional information for FEMA to continue to process your application. Examples of missing documentation may include:

- Proof of insurance coverage
- Settlement of insurance claims
- Proof of identity
- Proof of occupancy
- Proof of ownership
- Proof that the damaged property was your primary residence at the time of the disaster

If you have questions about the letter, you may go online to DisasterAssistance.gov; call the disaster assistance helpline at 800-621-3362 or 800-462-7585 (TTY); or visit a disaster recovery center. To find center locations and hours, go online to FEMA.gov/DRC or download the [FEMA mobile app](#).

To determine if you are eligible for federal disaster assistance, a FEMA inspection determines whether your home is safe, sanitary and functional. FEMA regulations define safe as secure from disaster-related hazards or threats to occupants;



sanitary as free of disaster-related health hazards; and functional as an item or home capable of being used for its intended purpose.

FEMA considers the following factors when determining whether assistance will be provided:

- The exterior of the home is structurally sound, including the doors, roof and windows.
- The electricity, gas, heat, plumbing and sewer and 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 toilets, a roof, critical utilities, windows and doors.

You Can Appeal FEMA's Decision

If you disagree with FEMA's decision, or the amount of assistance, you may submit an appeal letter and any documents needed to support your claim, such as a contractor's estimate for home repairs.

FEMA cannot duplicate assistance provided to you by another source, such as insurance settlements or another program. However, if you are underinsured you 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 for insurance deductibles.

You must file your appeal in writing to FEMA. In a signed and dated letter, you must explain the reason(s) for your appeal. Your appeal letter should also include:

- Your full name
- Disaster number
- Address of the pre-disaster primary residence
- Your current phone number and address
- Your FEMA registration number on all documents

If someone other than you or a co-applicant is writing your letter, that person must sign the appeal letter, and you must provide FEMA with a signed statement authorizing the individual to act on your behalf.

Your letter must be postmarked within 60 days of the date on your determination letter. Appeal letters and supporting documents may be submitted to FEMA by fax or mail, in person at a Disaster Recovery Center, or online if you have a FEMA online account. To set up a FEMA online account, visit www.DisasterAssistance.gov, click on “Check Status” 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



FEMA

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FEMA