

# Understanding Your FEMA Letter

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**Release Date: Out 8, 2022**

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 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, visit a Disaster Recovery Center to get help clarifying what FEMA needs to continue processing the application. Or you can go online to [DisasterAssistance.gov](https://DisasterAssistance.gov) or call the disaster assistance helpline at 800-621-3362.

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 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.

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 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-4663 for Kentucky)
- Address of the pre-disaster primary residence
- Applicant's current phone number and address
- The 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 authorizing the individual to act on behalf of the applicant.



Letters must be postmarked within 60 days of the date of the determination letter. 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



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