

Understanding Your FEMA Letter

Release Date: Sep 18, 2023

Cook County residents who applied for assistance from FEMA after sustaining damage from the severe storms and flooding from June 29 - July 2, 2023, 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.

Status: Eligible

- If you have turned in all required information and are eligible for a FEMA grant, the letter will tell you the dollar amount of your grant and how the funds should be used.
- These grants are for repairs, temporary housing and other approved essential disaster-related costs.

Status: Currently not Eligible

- If the letter says your application is currently not eligible, it will tell you **why** or **what FEMA still needs to know. It also tells you how to appeal the decision if you disagree.**
- **Reasons** an applicant may not be currently eligible:
 - **Insufficient Damage** – FEMA assistance is meant to return your home to a safe, sanitary and functional residence and cannot pay for all disaster losses. However, if you believe your home had more damage than the inspector reported, you can submit a contractor's statement or estimate, a mechanic's statement or estimate, a statement from a local official or receipts for expenses caused by the disaster to explain why a different grant amount may be necessary.
 - **No Relocation** – If you told FEMA that you weren't willing to leave your home while repairs were being made, financial assistance to relocate won't be made available. If your situation changes, you can contact FEMA to update your application.



FEMA

- **No Contact Inspection** - If FEMA is unable to contact you to verify your damage, your application cannot be processed further. To proceed, you must call FEMA's Helpline (800-621-3362) to confirm your contact information and verify your need for assistance.
- **Missing Documentation** – FEMA may need more information from you to determine your eligibility. This could include:
 - proof of insurance coverage
 - a copy of an insurance claim settlement document
 - [proof of identity](#)
 - [proof of occupancy](#)
 - [proof of ownership](#) and/or
 - proof that the damaged property was the applicant's primary residence during the disaster.

How to Submit an Appeal

An appeal is a written request to FEMA to review your file again, and an opportunity to provide new or additional information not previously submitted that may affect the decision. Appeals must be made by sending a signed and dated letter, postmarked within 60 days of the date of your FEMA decision letter, explaining the reason(s) for the appeal. Appeals should include:

- the applicant's full name
- the disaster number (4728 in Illinois)
- the address where the applicant lived at the time of the disaster, and
- the applicant's current phone number and address

Appeal letters and supporting documents may be submitted by fax, mail, in person or via a FEMA online account.

Mail

FEMA - Individuals & Households Program National Processing Service Center

P.O. Box 10055



Online

- Appeals can be managed online. Visit DisasterAssistance.gov to create an account and upload all supporting documents using the Correspondence "Upload Center."

In Person

- You can take your appeal request to a [Disaster Recovery Center](#).

By Fax

- Fax your appeal letter and supporting documents to (800) 827-8112, Attention: FEMA - Individuals & Households Program

If you have questions about your FEMA letter or the appeal process, visit a [Disaster Recovery Center](#) or call the FEMA Helpline at 800-621-3362. If you use a relay service such as video relay service, captioned telephone service or others, give FEMA your number for that service when you apply. The deadline to register for FEMA assistance is October 16, 2023.

