

# Understanding Your FEMA Determination Letter

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**Helena, Mont.** - Carbon, Park and Stillwater County residents who applied for assistance from FEMA after sustaining damage from severe storms in June will receive a determination letter from the agency 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 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, go online to [DisasterAssistance.gov](https://DisasterAssistance.gov) or call 800-621-3362. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service. You may also visit any of the Disaster Recovery Centers (DRC) for help with your application.

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 structural components of a home (including foundation, exterior walls, roof, etc.), windows, floors, doors, cabinetry, HVAC system, and utility systems (such as gas, water, septic/sewage, etc.).



## Appealing FEMA's Decision

Applicants who disagree with FEMA's decision or the amount of assistance awarded may submit an appeal letter and documents supporting their claim, such as a contractor's estimate for home repairs. FEMA cannot duplicate assistance or benefits 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 to cover insurance deductibles.

Please submit the appeal in writing. In a signed and dated letter, explain the reason(s) for the appeal. It should also include:

- Applicant's full name
- FEMA disaster number (FEMA DR-4655-MT for this disaster)
- Address of the pre-disaster primary residence
- Applicant's current phone number and address
- FEMA application number on all documents

A letter must be postmarked within 60 days of the date of the determination letter. An appeal letter and supporting documents may be submitted to the agency via a FEMA online account or by mail or fax.

- To set up a FEMA online account, visit [DisasterAssistance.gov](https://DisasterAssistance.gov), click on "Apply Online" and follow the directions in English or Spanish. At the account, you can also check the status of your application and upload personal information and documents as well as the appeal letter.
- Or mail to FEMA National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055.
- Or fax to 800-827-8112 (Attention: FEMA).

## How to Apply for FEMA Assistance

Disaster survivors in Carbon, Park and Stillwater County can still apply for assistance from FEMA's Individuals and Households Program. Survivors can apply online at [DisasterAssistance.gov](https://DisasterAssistance.gov), by calling 800-621-3362, or by using the [FEMA mobile app](#). The toll-free numbers are open every day from 5 a.m. to 9 p.m.



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MDT. If you use a relay service, such as video relay service (VRS), captioned phone, or others, give FEMA the number for that service.

For an American Sign Language video on **how to apply for FEMA assistance**, go to [youtube.com/watch?v=WZGpWI2RCNw](https://www.youtube.com/watch?v=WZGpWI2RCNw).

For an American Sign Language video on **FEMA determination letters and the appeals process**, visit [youtube.com/watch?v=zehkQn8P5HI](https://www.youtube.com/watch?v=zehkQn8P5HI).

For more information about FEMA's support to Montana's flooding and severe storms recovery, visit [4655 | FEMA.gov](https://www.fema.gov/4655). Follow the FEMA Region 8 Twitter account at <https://twitter.com/femaregion8>



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