

Understanding Your FEMA Letter

Release Date: Jan 31, 2023

California residents who applied for assistance from FEMA for the recent severe storms and flooding will receive a determination letter from FEMA. It may say you are ineligible for assistance, but that is not a denial. Applicants are given a reason for the ineligibility and told what they need to do to appeal the decision. Often, they need only send more information.

Read your FEMA Letter Carefully

- If you are eligible for FEMA assistance, the letter will state the dollar amount of your grant and how the funds should be used. If your letter states that you are ineligible at this time, the letter will explain why and tell you how you can appeal that decision.
- Sometimes, applicants do not include documents FEMA is seeking and may need to provide additional information. Examples of missing documentation may be proof of insurance coverage, settlement of insurance claims, proof of identity, proof of occupancy, proof of ownership and/or proof that the damaged property was the applicant's primary residence.

You Have 60 Days to Send FEMA Your Appeal

- If you disagree with FEMA's decision about whether you are eligible for assistance, or the amount of assistance you were awarded, you can send FEMA an appeal letter and documents supporting your claim.
- The most important part of the appeal process is knowing your deadlines. Count 60 days from the date of your FEMA determination letter. Circle that date on your calendar to remind you it's the last day to send FEMA your appeal. Keep in mind that after FEMA receives your letter, you may receive a phone call or a follow-up letter asking for more information.

Include Evidence to Support Your Appeal Request

It is important to include the documents or information FEMA requests. Having the right documents for every claim helps FEMA fight fraud and scams. Here's what



you may need to include with your appeal letter:

- A copy of the **FEMA determination letter**.
- **Insurance letters:** Your insurance company might give you just a fraction of what you need to repair your home, not enough to help you get into another place, or not enough to replace certain belongings. Keep in mind that, by law, FEMA cannot give you a grant for expenses your insurance company already covered.
- **Proof of occupancy:** A copy of a utility bill, a driver's license, a lease or bank statement, a local school document, motor vehicle registration or an employer's letter. All can be used to prove the damaged home or rental was your primary residence. "Primary" means you lived there more than six months of the year.
- **Proof of ownership:** Mortgage or insurance documents; tax receipts or a deed; receipts for major repairs or improvements dating as far back as 2016; a mobile home park letter or a court document. If your documents were lost or destroyed, click on www.usa.gov/replace-vital-documents for information on how to replace them.
- **Contractors' estimates for home repairs.**

Mail, Fax or Upload Your Appeal Letter, and Don't Forget to Sign and Date It

You have 60 days from the date on your FEMA determination letter to mail, fax or upload your appeal if you want FEMA to reconsider its first decision. Sign and date your appeal. And don't forget to include your nine-digit FEMA application number, your disaster number (**DR-4683-CA**), and documents you can show as [proof](#).

- **Mail:** FEMA National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-8055
- **Fax:** 800-827-8112, Attention: FEMA

Set Up A Disaster Assistance Account

- An easy way to provide any additional information needed is to set up an online account and upload documents there. To set up or upload documents, go to www.DisasterAssistance.gov, click on "Check Your Application and Log In" and follow the directions.



What You Can Expect After Submitting Your Appeal Letter

- You've written your appeal and sent it to FEMA within 60 days after you received FEMA's determination letter. Now what? You may receive a call or letter from FEMA asking for more information. Or FEMA may schedule another inspection of your primary home. Whichever the case, once you've sent FEMA an appeal, you can expect a decision letter within 90 days after FEMA receives it.

Still Have Questions About your FEMA Letter?

- If you have questions about your FEMA letter, call the **FEMA Helpline at 800-621-3362**. If you use video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Helpline operators are available from **7 a.m. to 11 p.m. daily**. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.
- You may also visit any Disaster Recovery Center. [Find one here: DRC Locator \(fema.gov\)](#).

