

# Understanding Your FEMA Decision Letter

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**Release Date: June 10, 2024**

**Framingham, MA.** – Massachusetts residents who applied for assistance from FEMA for the storms and flooding that took place Sept. 11-13, 2023, will receive a determination letter online or by mail (or both, depending on your request).

If the applicant is found eligible for assistance, the letter will explain the amount of assistance FEMA provided and information on the appropriate use of disaster assistance funds.

Applicants who are found ineligible should read the letter carefully as it will explain the reasons for the ineligibility and what may be needed to submit for reconsideration. In some circumstances, the survivor may only need to submit additional information or supporting documentation for FEMA to continue processing the application.

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.

Questions about your letter can be answered by calling the disaster assistance helpline at **800-621-3362**. You may also visit your nearest Disaster Recovery Center (DRC).

DRC locations: Monday through Saturday, 9 a.m. to 7 p.m.

- **Leominster City Hall**, 25 West Street, Leominster, MA 01453



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Page 1 of 3

- **Bristol Community College**, 11 Field Road, Attleboro, MA 02703

## Appealing FEMA's Decision

Applicants may use an optional “appeal request form” which is included in the decision letter received from FEMA. An applicant may submit documents to support their need for additional assistance, such as a contractor’s estimate for home repairs, or missing documents as described in the decision letter for additional consideration.

- If the documentation is from a third party, as may be the case with items such as receipts, bills, lease/housing agreements, merchant/employer/medical statements, or estimates for repairs, it must include contact information for the third party so that FEMA may verify the submitted documentation. An applicant may handwrite the third party’s contact information on the receipt if it is not already included.
- If someone other than the applicant files the appeal, the applicant must also submit a signed statement giving that person the authority to represent the applicant. An applicant may also choose to complete and submit FEMA Form FF-104-FY-21-118: Authorization for the Release of Information Under the Privacy Act to give another person authority to represent them. This form is available at <https://www.disasterassistance.gov/get-assistance/forms> and accessible to those who have a [disasterassistance.gov](https://www.disasterassistance.gov) account.
- All appeal submissions should include the following information to ensure the appeal is appropriately associated with the applicant’s file:
  - Applicant’s full name,
  - Applicant’s FEMA Application Number and Disaster Number,
  - Address of the applicant’s pre-disaster primary residence, and
  - Applicant’s current phone number and address.

FEMA cannot duplicate assistance provided by another source, such as insurance settlements. Survivors who are underinsured may receive additional assistance for unmet needs after insurance claims have been settled.

Appeals must be made within 60 days of the date of the decision letter. Supporting documents may be submitted to FEMA by fax, mail or via a FEMA online account. To set up an online account, visit [DisasterAssistance.gov](https://www.disasterassistance.gov), click on “Apply Online” and follow the directions.



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**By mail: FEMA National Processing Service Center, P.O. Box 10055,  
Hyattsville MD 20782-7055**

**By fax:** 800-827-8112 Attention: FEMA. You may also visit your nearest Disaster Recovery Center to submit your appeal. **In Person:** By visiting a Disaster Recovery Center.

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For updates on Massachusetts response and recovery operations, follow the Massachusetts Emergency Management Agency on Twitter (X) [MEMA \(@MassEMA\) / X](https://twitter.com/MassEMA) and Facebook [Massachusetts Emergency Management Agency \(MEMA\) | Facebook](https://facebook.com/MassachusettsEmergencyManagementAgency) or visit [Massachusetts Emergency Management Agency | Mass.gov](https://Mass.gov).



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Page 3 of 3