

What If... FEMA Says No?

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If you are a resident of Jackson and Jasper counties who applied for FEMA assistance for recovery from the June tornadoes, you will get a letter from FEMA. If that letter states “Assistance Not Approved,” take the time to understand why. A “no” may become a “yes.”

Read the Whole Letter

If the letter says you are not eligible, it will say why. It could be as simple as missing information, or a missing document. Please read the letter -- from beginning to end -- to understand what FEMA needs from you.

Provide More Information

- Call the FEMA helpline at 800-621-3362 and give the specialist the missing information. (Also, ask them if there is anything else you need to do.)
- Or go to your online account at DisasterAssistance.gov and enter the missing information.

Submit Needed Documents

- Upload your documents to your online account at DisasterAssistance.gov.
- Mail copies of the needed documents, with a brief letter listing what you are sending, to:
 - National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055
- Or fax your document copies to 800-827-8112, with a cover sheet stating “Attention – FEMA” and a list of the copies you are faxing.

Write an Appeal Letter (and back it up with documents)

If you disagree with FEMA’s decision, appeal. Write a letter saying how you disagree. Include copies of documents that back up your argument. List those documents and explain how they prove your case. For example, if you don’t agree



with the amount of the grant you received, submitting receipts or written quotes may allow you to get a larger grant. (More on appeal letters on page 2)

Ask for Help

If you do not understand your FEMA letter, or you need help writing your appeal, FEMA can help.

- Contact the FEMA Enhanced Applicant Services team at (202) 705-6233 from 8 a.m. to 4 p.m. Central Time, Monday through Friday. Specialists can answer questions and address issues with your application.
- You also may call the FEMA helpline at 800-621-3362 from 7 a.m. to 10 p.m. Central Time, seven days a week.

What if I have insurance?

FEMA cannot duplicate assistance from other sources, such as insurance settlements. However, if you are underinsured, you may get help with unmet needs after insurance claims are settled. You must submit your insurance settlement or denial documents to FEMA to get this kind of assistance.

What should I include in my letter?

You must send your appeal letter within 60 days of the date on the decision letter. Include the following:

- Explanation of why you disagree with the decision.
- Any requested information and supporting documentation.
- Your registration number -- on every page and every copy.
- FEMA disaster declaration number – DR-4727 (on every page and every copy).
- Your current mailing address and phone number.
- Your signature, with the date.

Where do I send my appeal?

- If you have an online account, upload your letter and supporting documents at [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance).
- Mail your letter to:



- National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055
- Or fax your letter to 800-827-8112 with a cover sheet addressed to: Attention – FEMA.

How do I know if my appeal was accepted by FEMA?

FEMA will send you your decision letter by mail or email. Or you can go to your disasterassistance.gov account to check the status.

