

# Understanding Your FEMA Letter

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Release Date: ??? 30, 2020

**MONTGOMERY, Ala.** – Alabama residents who applied for assistance from FEMA after sustaining damage from Hurricane Zeta Oct. 28-29 will receive a letter from FEMA 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. If you are eligible, the letter states the dollar amount of your grant and how the funds should be used. If ineligible, the letter explains why and tells you how you can appeal that decision.

Applicants may need to submit additional information to FEMA. Examples of missing documentation may include: 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 when Hurricane Zeta struck.

An easy way to provide any additional information needed is by setting up an online account and uploading documents there.

To set up a disaster assistance account:

- Go to <https://www.disasterassistance.gov/>.
- Select the Create Account button at the bottom of the page and follow instructions.
- A PIN will be sent to the email address on file. Then log into the account.
- You can then upload your important documents in the Upload Center. (This page takes you to the login if you are returning to add more documents: <https://go.usa.gov/xUPX5>.)

Those who have questions about their letters may call the **FEMA Helpline** at **800-621-3362** or (TTY) **800-462-7585**. Press 2 for a Spanish-speaking operator. Lines are open from 7 a.m. to 10 p.m. Central Standard Time daily.



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Those who disagree with FEMA's decision on whether they are eligible for assistance, or the amount of assistance, may submit an appeal letter and documents supporting their claim, such as a contractor's estimate for home repairs.

FEMA cannot duplicate assistance provided by another source such as insurance settlements.

Those who are underinsured may receive further assistance after insurance claims have been settled by submitting insurance settlement documents to FEMA.

Appeals must be in a signed and dated letter, explaining the reason(s) for the appeal. It should also include: applicant's full name, disaster number (4573 in Alabama), the address of the pre-disaster primary residence and the applicant's current phone number and address. A **FEMA Helpline** specialist can provide additional details.

Letters must be postmarked within 60 days of the date on the determination letter. Appeal letters and supporting documents may be submitted to FEMA by fax or mail or via a FEMA online account.

**Mail:**

**FEMA National Processing Service Center**

**P.O. Box 10055**

**Hyattsville, MD 20782-7055**

**Fax:**

**800-827-8112**

**Attention: FEMA**

For more information on Alabama's disaster recovery, [visit](#)  
[www.fema.gov/disaster/4573](http://www.fema.gov/disaster/4573) and Facebook: [www.facebook.com/fema](https://www.facebook.com/fema).



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