



FACT SHEET 001

# Understanding Your FEMA Letter & Appeal Options

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DR-4607-MI

July 2021

*Survivors who registered with FEMA for disaster assistance following the June severe storms and flooding will receive a letter explaining FEMA's eligibility decision and the reason for that decision.*

## FEMA Decision Letters: What You Should Know

For those who are eligible, your FEMA letter states the dollar amount of the grant and how the funds should be used.

If you are ineligible for FEMA assistance, read your FEMA decision letter carefully because it specifies why you are ineligible and recommends actions that may change the decision. You may need to provide additional information or documents. If a mistake has been made, you should let FEMA know right away by calling the FEMA Helpline at 800-621-3362 (TTY 800-462-7585) or visiting a Disaster Recovery or Document Drop-off Center.

Common reasons for ineligibility may include:

### 1. Insurance.

- Federal assistance cannot duplicate insurance payments. However, if you reported having insurance, but it didn't cover the damage to your home or pay for all essential repairs, you can submit your insurance settlement records to FEMA for review.

### 2. No proof of occupancy.

- You were unable to demonstrate you occupied the home at the time of the disaster. When FEMA is unable to verify this information, you may provide FEMA with documents such as utility bills, a bank or credit card statement, pay stubs, a driver's license, state-issued ID card, or voter registration card. Any document provided must include your name and address.

### 3. Identity verification

- If FEMA is unable to verify your identity during the application process, you will be required to submit supporting documents, such as a Social Security card (along with a federal or state-issued ID), employer's payroll document containing full or last four digits of your social security number, military identification, marriage license to confirm proof of maiden name, or U.S. passport.

### 4. Verification of home ownership

- If FEMA is unable to verify homeownership through automated public and government records, you will be required to submit supporting documentation. A supporting document may include, but is not limited to, a deed or title, home purchase contract (excludes rent-to-own contract), mortgage documentation, homeowner's insurance documentation, property tax receipt, property tax bill, manufactured home certificate or title, or last will and testament (and death certificate) naming the applicant heir to the property. Receipts for major repairs or maintenance may be acceptable if no other documentation exists. Any documentation provided must contain the address of the property for which the FEMA claim is being submitted.

## 5. Insufficient damage.

- An inspector determined the damage caused by the current disaster has not made your home unsafe to live in. Your home was determined to be safe, sanitary and functional. If you disagree with the home inspector's decision, you can appeal. Get third-party documentation in writing (bid for repairs, condemnation notice, etc.) that states/supports your home is uninhabitable.

## Appealing a FEMA Decision

Everyone has the right to appeal a FEMA decision. An appeal must be filed in the form of a signed letter, by the applicant, within 60 days of the date on the decision letter. In the appeal, explain why you disagree with the decision. Include any requested information and supporting documentation. Be sure to include the following:

- Applicant's full name, date of birth and current address
- Applicant's signature and the date
- Applicant's registration number (on every page)
- FEMA disaster declaration number – DR-4607 (on every page)

You must include a copy of your state-issued ID, have the letter notarized or include the statement "I hereby declare under penalty of perjury that the foregoing is true and correct." If the person writing the appeal letter is not the applicant or a member of the applicant's household, a statement must be included granting the writer authorization to act on your behalf.

Appeal letters and supporting documentation can be uploaded quickly to your account on DisasterAssistance.gov or faxed to 800-827-8112. Please ensure all faxes include the cover sheet provided with your FEMA decision letter. Your appeal may also be submitted at a Disaster Recovery Center or Document Drop-off Center where staff are also available to assist you with ensuring all necessary documents are included. Individuals can find their nearest recovery or document drop-off center by visiting <https://egateway.fema.gov/ESF6/DRCLocator>. Appeals can also be mailed to:

FEMA National Processing Service Center  
P.O. Box 10055  
Hyattsville, MD 20782-8055

**Individuals may always contact the FEMA Helpline at 800-621-3362 (TTY: 800-462-7585) if they have any questions about their disaster assistance options.**

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*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. Reasonable accommodations, including translation and American Sign Language interpreters via Video Relay Service will be available to ensure effective communication with applicants with limited English proficiency, disabilities, and access and functional needs. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-3362 (including 711 or Video Relay). If you are deaf, hard of hearing or have a speech disability and use a TTY, call 800-462-7585.*

FEMA's mission is helping people before, during, and after disasters.