



November 1, 2016
DR-4280-4283-FL NR 007
State News Desk: (850) 921-0217
FEMA News Desk: (202) 322-6282

News Release

Understanding Your FEMA Letter and How to Appeal It

TALLAHASSEE, Fla. – If you applied for FEMA help in the aftermath of the recent hurricanes and you disagree with the decision stated in the letter you received, a quick fix may be all that is needed to change it.

It's important that you read your letter carefully to understand FEMA's decision so you will know exactly what you need to do. Many times applicants just have to submit extra documents for FEMA to process their application.

Examples of missing documentation may include an insurance settlement letter, proof of residence, proof of ownership of the damaged property, and proof that the damaged property was your primary residence at the time of the disaster.

If instructed and needed, you can simply submit missing documentation to FEMA online at www.disasterassistance.gov, by mail or fax, or by visiting a Disaster Recovery Center.

There may be more than one reason you disagree with FEMA's decision. For example, if you feel the amount or type of assistance is incorrect, you may submit an appeal letter and any documents needed to support your claim, such as a contractor's estimate for home repairs.

If you have insurance, FEMA cannot duplicate insurance payments. However, if you're under-insured you may receive further assistance for unmet needs after insurance claims have been settled.

How to Appeal a FEMA Decision

All appeals must be filed in writing to FEMA. You should explain why you think the decision is incorrect. When submitting your letter, please include:

- Your full name
- Date and place of birth
- Address

In addition, your letter must be either notarized, include a copy of a state issued identification card, or include the following statement, "I hereby declare under penalty of perjury that the foregoing is true and correct." You must sign the letter.

If someone other than you or the co-applicant is writing the letter, there must be a signed statement from you affirming that the person may act on your behalf. You should keep a copy of your appeal for your records.

To file an appeal, letters must be postmarked, received by fax, or personally submitted at a Disaster Recovery Center within 60 days of the date on the determination letter.

By mail:

FEMA – Individuals & Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055

By fax:

800-827-8112
Attention: FEMA – Individuals & Households Program

You should have received a booklet called "**Help after a Disaster.**" It explains what you need to provide for your appeal. The booklet is available online at www.fema.gov/help-after-disaster.

If you have any questions about submitting insurance documents, proving occupancy or ownership, or anything else about your letter, you may call the FEMA helpline **800-621-3362** (voice/**711/VRS**-Video Relay Service) (TTY: **800-462-7585**). Multilingual operators are available (for Spanish press 2). The toll-free lines are open 7 a.m. to 10 p.m. seven days a week.

For more information on Florida's disaster recovery visit fema.gov/disaster/4280, fema.gov/disaster/4283, twitter.com/femaregion4, facebook.com/FEMA, and fema.gov/blog, floridadisaster.org or #FLRecovers. For imagery, video, graphics and releases, see fema.gov/Hurricane-Matthew.

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*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at **800-621-3362** (voice, **711/VRS** - Video Relay Service) (TTY: **800-462-7585**). Multilingual operators are available. For Spanish, press 2.*

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

The U.S. Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Customer Service Center by calling

(800) 659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's Web site at www.sba.gov/disaster. Deaf and hard-of-hearing individuals may call (800) 877-8339.