



FEMA

Oct. 12 2018
DR-4393-NC FAQ 003

FAQ

Understanding Your FEMA Letter

Why did I get a letter from FEMA?

If you applied for assistance from FEMA because you sustained damage from Hurricane Florence, you will receive a letter from FEMA in the mail or via email. The letter will explain the status of your application and how to respond. It is important to read the letter carefully. Your letter will include the amount of any assistance FEMA may provide to you and information on the appropriate use of disaster assistance funds.

Why did FEMA say I wasn't eligible?

You may need to submit additional information for FEMA to continue to process your application. Examples of missing documentation may include:

- Proof of insurance coverage
- Settlement of insurance claims
- Proof of identity
- Proof of occupancy
- Proof of ownership
- Proof that the damaged property was your primary residence at the time of the disaster.

If you have questions about the letter, you may go online to www.DisasterAssistance.gov; call the disaster assistance helpline at **800-621-3362** (voice, 711 or VRS) or **800-462-7585** (TTY); or visit a disaster recovery center. To find center locations and hours, go online to www.fema.gov/DRC or download the [FEMA mobile app](#). In-person American Sign Language (ASL) interpreters are available by request by calling or texting **202-655-8824**. To access a video in American Sign Language, go online to www.fema.gov/media-library/assets/videos/172199.

What does the letter mean when it says "Home Is Safe to Occupy?"

To determine if you are eligible for federal disaster assistance, a FEMA inspection determines whether your home is safe, sanitary and functional. FEMA regulations define *safe* as secure from

disaster-related hazards or threats to occupants; *sanitary* as free of disaster-related health hazards; and *functional* as an item or home capable of being used for its intended purpose.

The FEMA inspection determines whether the repair is necessary to ensure the safety or health of the occupant or to make the home functional. FEMA considers the following factors when determining whether assistance will be provided:

- The exterior is structurally sound, including the doors, roof and windows.
- The electricity, gas, heat, plumbing and sewer and septic systems function properly.
- The interior's habitable areas are structurally sound, including the ceiling and floors.
- The home is capable of operating for its intended purpose.
- There is safe access to and from the home.

Disaster-caused damage may exist while the habitability of the home may not be affected.

Why did my neighbor get more grant money for repairs than I did?

Each case is unique. There are several factors involved, including insurance status and the extent and type of damage found during the home inspection.

I can't rebuild my house with the money FEMA is offering me.

FEMA assistance is not the same as insurance. FEMA assistance only provides funds for basic work to make a home habitable, including toilets, a roof, critical utilities, windows and doors.

What happens if I disagree with FEMA's decision?

You may appeal 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.

FEMA cannot duplicate assistance provided to you by another source, such as insurance settlements or another program. However, if you are underinsured you may receive further assistance for unmet needs after insurance claims have been settled by submitting insurance settlement or denial documents to FEMA.

How can I appeal?

You must file your appeal in writing to FEMA. In a **signed and dated letter**, you must explain the reason(s) for your appeal. Your appeal letter should also include:

- Your full name
- Disaster number
- Address of the pre-disaster primary residence
- Your current phone number and address
- Your FEMA registration number on all documents

If someone other than you or a co-applicant is writing your letter, they must sign the appeal letter, and you must provide FEMA with a signed statement authorizing that person to act on your behalf.

Your letter must be postmarked within 60 days of the date on your determination letter. Appeal letters and supporting documents may be submitted to FEMA by fax or mail, in person at a disaster recovery center, or online if you have a FEMA online account. To set up a FEMA online account, visit www.DisasterAssistance.gov, click on “Check Your Application and Log In” and follow the directions.

By mail:

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

By fax:

800-827-8112
Attention: FEMA

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