

Read Your Determination Letter Carefully

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TRENTON, NJ – Hurricane Ida survivors who have registered with FEMA and applied for disaster assistance might have or will receive a letter explaining the current status of their application. FEMA also communicates with applicants through electronic notification via email, online through disasterassistance.gov/, or letters sent through the U.S. Postal Service.

It is strongly encouraged that survivors read that letter very carefully. This letter informs the types of assistance FEMA has determined you are eligible or ineligible to receive, the amounts of assistance FEMA is providing for each eligible need, the reasons an applicant is ineligible for the applicable types of assistance, an explanation of the appeals process, and other key information regarding disaster assistance, including proper use of disaster assistance funds..

If FEMA requires more information to process an applicant's request, an applicant may receive a letter requesting additional information. For example:

- Utility bills to prove the damaged property was the primary residence at the time of the disaster;
- Insurance paperwork that is still pending, which will determine other programs the survivor will be eligible for with FEMA;
- A pay stub or a government-issued picture ID that has the damaged property listed;
- Proof of home ownership like copies of mortgage payments or a house deed to prove ownership;
- A renter's lease to prove occupancy; or
- The completed U.S. Small Business Administration Disaster Loan application.

If the survivor has complied with all of FEMA's requests and is still deemed ineligible but disagrees, you may appeal the decision. FEMA reviews applicant's written appeals and documentation received supporting the appeal. Appeals may relate to eligibility, the amount or type of help provided, a late application, a



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request to return money, or continuing help. You must appeal within 60 days of the date on your eligibility notification letter.

The applicant's appeal letter must explain the reason(s) for appeal (why you think the decision about the amount or type of assistance is not correct) and must be signed by the applicant or person who the applicant authorizes to act on their behalf. The appeal submission should also include the following information:

- Applicant's full name
- Applicant's FEMA Application Number and Disaster Number
- Address of the applicant's pre-disaster primary residence
- Applicant's current phone number and address

Be sure to date and sign the letter. Include your nine-digit FEMA registration number on each page.

Mail the letter to FEMA National Processing Service Center, P.O. Box 10055 Hyattsville, MD 20782-7055, or fax the letter to 1-800-827-8112.

Appeal letters and supporting documentation also can be uploaded to your account on DisasterAssistance.gov.

For questions about the letter or the entire appeal process, applicants should call 800-621-3362 or TTY 800-462-7585. Operators are currently on duty seven days a week, twenty-four (24) hours a day

For questions about eligibility letters, survivors can visit DisasterAssistance.gov or call the disaster assistance helpline at 800-621-3362 (TTY 800-462-7585). Multilingual operators are available.

If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.

If you have homeowners or renters insurance, you should file a claim as soon as possible. By law, FEMA cannot duplicate benefits for losses covered by insurance. If you are uninsured or underinsured, you may be eligible for federal assistance.

The fastest and easiest way to apply is by visiting disasterassistance.gov/.



If it is not possible to apply online, call 800-621-3362 (TTY: 800-462-7585). The toll-free telephone lines are currently operating twenty-four (24) hours per day, seven days a week. Those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their specific number assigned to that service.

When you apply for assistance, have the following information readily available:

- A current phone number where you can be contacted
- Your address at the time of the disaster and the address where you are now staying
- Your Social Security number, if available
- A general list of damage and losses
- If insured, the policy number or the agent and/or the company name

As soon as it is safe to do so, start cleaning up. Take photos to document damage and begin cleanup and repairs to prevent further damage. Remember to keep receipts from all purchases related to the cleanup and repair.

Businesses and residents can apply online at disasterloanassistance.sba.gov. For questions and assistance completing an application, call 800-659-2955 or email DisasterCustomerService@sba.gov. SBA will answer specific questions about how a disaster loan may help each survivor recover from the disaster damage.

