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Subject: FW: FEMA Info - Determination letters & Help After a Disaster

This is useful information; see below.

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From: Vick, Hannah [mailto:Hannah.Vick@fema.dhs.gov]
Sent: Monday, October 12, 2015 1:50 PM
To: Godfrey, Rob; Adams, Chaney; 'Becker, Derrec'
Subject: FEMA Info - Determination letters & Help After a Disaster

All – Below is some language we use when discussing FEMA determination letters, for your use and/or situational awareness. Please let me know if you have any questions.
Also, [this booklet](#) has a ton of information and is sent to every FEMA applicant.
Thanks, hv

Determination letters

- Every applicant receives a letter from FEMA explaining the status of their application and whether or not they will receive assistance from FEMA.
- Sometimes people do not qualify for financial help right away, but the applicant may appeal FEMA's decision. Some of the reasons for an initial ineligible decision are:
 - They didn't provide records that showed the damaged property was the primary residence at the time of the disaster;
 - They haven't provided proof of ownership;
 - They haven't provided proof of occupancy.
- FEMA can never duplicate financial assistance that comes from insurance benefits or other government sources, but FEMA's initial determination of ineligibility may change if private insurance or other government assistance is not enough to cover all the eligible damage.
- Applicants should carefully read all letters they receive from FEMA. If they have questions they should visit a disaster recovery center, where applicants can sit down and talk with staff individually, or call the FEMA helpline at **800-621-3362** or **TTY 800-462-7585**.
- Applicants should not be discouraged if they receive a letter indicating they are ineligible for assistance. The letter provides an explanation of what steps need to be taken to appeal FEMA's decision. Applicants can take the letter to a disaster recovery center for help with the appeals process or call the FEMA helpline.
- Appeals must be filed within 60 days of the date of the determination letter.
- Again, everyone should –
 - Read the letter;
 - Ask questions;

- Ask for help.

Hannah Vick
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