

Understanding Your FEMA Letter

Kentucky residents who applied for assistance from FEMA after sustaining damage from severe storms and tornadoes Dec. 10, 2021 will receive a letter from the agency in the mail or via email.

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The letter will explain your application status and how to respond. It is important to read the letter carefully because it will include the amount of any assistance FEMA may provide and information on the appropriate use of disaster assistance funds.

Applicants may need to submit additional information or supporting documentation for FEMA to continue to process an application for financial assistance. Examples of missing documentation may include:

- Proof of insurance coverage
- Settlement of insurance claims or denial letter from insurance provider
- Proof of identity
- Proof of occupancy
- Proof of ownership
- Proof that the damaged property was the applicant's primary residence at the time of the disaster

If you have questions about your letter, go online to [DisasterAssistance.gov](https://www.disasterassistance.gov) or call 800-621-3362. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service.

A FEMA inspection may be required to determine whether a home is safe, accessible and functional. The inspector will visually assess the exterior of the residence and verbally confirm interior damage during the inspection or over the phone.

FEMA considers these factors in the home inspection:

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

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



FEMA



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Appealing FEMA’s Decision

Applicants who disagree with FEMA’s decision or the amount of assistance may submit an appeal letter and documents supporting their claim, such as a contractor’s estimate for home repairs.

FEMA cannot duplicate assistance provided by another source such as insurance settlements. However, those who are underinsured may receive further assistance for unmet needs after insurance claims have been settled by submitting insurance-settlement or denial-documents to FEMA. FEMA does not provide assistance for insurance deductibles.

An appeal must be in writing. In a signed and dated letter, explain the reason(s) for the appeal. It should also include:

- Applicant’s full name
- FEMA disaster number (FEMA DR-4630-KY for the Kentucky disaster)
- Address of the pre-disaster primary residence
- Applicant’s current phone number and address
- FEMA application number on all documents

If someone other than an applicant or co-applicant writes the appeal letter, that person must sign it and provide FEMA with a signed statement authorizing the individual to act on behalf of the applicant.

A letter must be postmarked within 60 days of the date of the determination letter. An appeal letter and supporting documents may be submitted to the agency via a FEMA online account or by mail or fax.

- To set up a FEMA online account, visit [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance), click on “Apply Online” and follow the directions in English or Spanish. At the account, you can also check the status of your application, and upload personal information and documents as well as the appeal letter.
- Or mail to FEMA National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055.
- Or fax to 800-827-8112 (Attention: FEMA).

This FEMA video explains in American Sign Language (ASL) determination letters and the appeals process: www.youtube.com/watch?v=zehkQn8P5HI.

For more information about Kentucky tornado recovery, visit www.fema.gov/disaster/4630. Follow the FEMA Region 4 Twitter account at twitter.com/femaregion4.