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News Desk: 540-686-2972

News Release

Understanding the FEMA determination letter and how to appeal it

VIRGINIA BEACH, Va. –Virginians who applied for disaster assistance after Hurricane Matthew damaged property and homes, should read letters or other correspondence from FEMA carefully.

If you disagree with a decision stated in the letter, a quick fix, such as providing missing or additional information, may be all that is needed to change it.

Common examples of missing information are:

- An insurance settlement or denial letter
- Proof of ownership of the damaged home
- The address provided during the application process is not the same as the address where damage occurred

You can submit missing documentation to FEMA online, by mail or fax, or by visiting a Disaster Recovery Center (DRC). Providing this information could make an applicant eligible for assistance.

There are various reasons why you may not qualify for federal disaster assistance:

- The damaged property was not the primary residence at the time of the disaster
- Adequate insurance coverage
- Someone else in the household may have applied and already received assistance

If the letter says you are ineligible you may appeal the decision. By doing so, you are asking FEMA to review your case again. All appeals must be filed in writing to FEMA explaining why you think the decision is incorrect and you must provide additional supporting documents such as repair estimates, receipts, or invoices.

To ensure accuracy and quick processing of your appeal, please include the following information in your letter of appeal:

- Your full name
- The address of your damaged property
- Current contact information
- Disaster number: DR-4291-VA

- Last four digits of your Social Security number
- Your 9-digit FEMA registration number on each page and on supporting documentation
- Your letter should 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 the person may act on your behalf. You should keep a copy of your appeal for your records.

Appeal letters must be postmarked **within 60** days of the date on the determination letter and can be sent by fax or submitted at a DRC. To find a DRC near you go to [//asd.fema.gov/inter/locator/home.htm](https://asd.fema.gov/inter/locator/home.htm).

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 may check the status of your application or update contact information online at www.DisasterAssistance.gov or by calling the FEMA helpline at 800-621-3362.

FEMA assistance cannot duplicate insurance benefits but if insurance is not enough to cover all the eligible damage, the initial determination may change.

If you are ineligible for FEMA grants, you may still be eligible for other programs, such as Commonwealth disaster unemployment assistance. Help may also be available from volunteer agencies and from the U.S. Small Business Administration (SBA).

After you have registered, if you receive an SBA loan application, officials urge you to fill it out and return it to the SBA, even if you do not want a loan. If you do not qualify for the SBA loan, your denial letter can trigger other types of assistance by allowing the SBA to refer you back to FEMA.

It is important for private citizens to know disaster loans from the SBA are not just for businesses. Homeowners may also qualify low-interest loans as low as 1.563 percent to help rebuild or repair their homes and personal property. Renters may qualify to repair or replace personal property. In fact, the majority of SBA loans are made to homeowners and renters.

You do not have to accept the SBA loan, but sometimes unanticipated needs arise so having the loan in your ‘back pocket’ can make a difference.

FEMA and its partners are committed to helping Virginia recover from the recent disaster. If questions arise, call the FEMA helpline (voice, 711 or relay service) at 800-621-3362. (TTY users should call 800-462-7585.) The toll-free lines are open 7 a.m. to 11 p.m. seven days a

week. You can also talk with specialists individually by visiting a DRC. To locate the nearest center, visit [//asd.fema.gov/inter/locator/home.htm](http://asd.fema.gov/inter/locator/home.htm).

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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.

*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 or video relay service). TTY users can call **800-462-7585**.*

The SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts and can cover the cost of replacing lost or disaster-damaged real estate and 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.