

March 26, 2020
FEMA-4476-DR NR 014
State News Desk: (615) 741-0430
FEMA News Desk: (843) 642-2441

News Release

Understanding Your FEMA Letter

NASHVILLE – Tennessee residents who applied for assistance from FEMA after sustaining damage in the March 3 severe storms and tornadoes will receive a letter from FEMA in the mail or via email.

The letter will explain the application status and how to respond. It is important to read the letter carefully as 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 for FEMA to continue to process an 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 the applicant's primary residence at the time of the disaster

Those who have questions about their letters may go online to [DisasterAssistance.gov](https://www.disasterassistance.gov) or call the disaster assistance helpline at **800-621-3362** or **800-462-7585** (TTY).

A FEMA inspection determines if someone is eligible for federal disaster assistance and whether a home is safe, sanitary and functional.

FEMA considers the following factors when determining whether assistance will be provided:

- 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 toilets, a roof, critical utilities, windows and doors.

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 or other program. 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.

Appeals 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
- Disaster number (4476 in Tennessee)
- Address of the pre-disaster primary residence
- Applicant's current phone number and address
- The FEMA registration 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.

Letters must be postmarked within 60 days of the date of the determination letter. Appeal letters and supporting documents may be submitted to FEMA by fax or mail or via a FEMA online account. To set up an online account, visit DisasterAssistance.gov, click on "Check Status" 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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FEMA's mission is helping people before, during, and after disasters.

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 at 800-621-FEMA (3362). For TTY call 800-462-7585.

FEMA's temporary housing assistance and grants for medical and dental expenses, funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.