Understanding Your FEMA Letter

If you are an Indiana homeowner or renter in one of the designated counties with uninsured damage to your primary home, personal property loss or disaster-related emergency needs due to the August storms and flooding, you will receive a letter from FEM A after you apply for assistance. Understanding this letter and any next steps you need to take is critical for your recovery.

It is important to read FEMA's letter carefully. It will include the amount of money FEMA may provide and information on how you can use your disaster assistance money. The letter will also explain your application status, give you information about how to appeal FEMA's decision and list any additional documentation that you may need to provide to continue with your application.

The fastest way to submit additional documents that may be listed on the letter is to upload them to your disaster assistance account at disasterassistance.gov.

For more information on understanding your FEMA letter, please visit FEMA.gov/letter.

If you have insurance – FEMA cannot process your application until you submit your insurance settlement or denial.

Even if your FEMA letter says you cannot be approved for assistance due to your insurance coverage, you may still be able to receive money. FEMA will need your insurance settlement or denial to process your application to make sure you are not receiving money for the same damage twice. By law, FEMA cannot pay for costs related to the disaster that your insurance already covers.

If more than 30 days have passed since you filed your insurance claim and you have not received your settlement, please contact the FEMA helpline at 1-800-621-3362. FEMA may provide money to help meet an applicant's immediate needs when their insurance benefits are delayed for 30 days or more through no fault of their own.

If FEMA is unable to get in touch to schedule an inspection, your application cannot be processed.

After you apply, an inspector will call to schedule an appointment. The inspector's phone number may be from out of state or show up on caller ID as "unavailable." Be sure to answer or call back so your application can move forward.

FEMA inspectors make several attempts to contact you to schedule an appointment. If FEMA is unable to get in touch, you will be sent a letter indicating your application cannot be processed further—to proceed you must call FEMA's Helpline at 800-621-3362 to confirm your contact information and need for assistance.

If you do not agree with the amount or type of FEMA assistance you are eligible to receive.

If you disagree with FEMA's decision, whether you have insurance or not, you can appeal by showing why you need FEMA assistance. The letter you get from FEMA will have more information about the types of documents to help FEMA understand why you need help.

For more information on your FEMA letter and how to appeal visit: FEMA.gov/appeal.

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FEMA's mission is helping people before, during and after disasters.