

# Understanding Your FEMA Letter

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Minnesota residents who applied for FEMA assistance after severe storms and flooding from June 16 – July 4, 2024, will receive a letter from FEMA in the mail or via email. The letter will explain the status of your application and how to respond if you disagree with FEMA’s decision or need more assistance. It is important to read the letter carefully.

## Status: Approved

- If you are approved for a FEMA grant, the letter will tell you the type of assistance you are approved for, the dollar amount of your grant, what the funds are for, and other helpful information.
- These grants are typically for repairs, temporary housing and other approved essential disaster-related costs.

## Status: Not Approved

- If the letter says you are not approved, it will tell you the reason **why** or **what information FEMA still needs from you**. It also tells you **how to appeal the decision if you disagree**.
- **Some common reasons** you may not be approved:
  - **Insufficient Damage** – FEMA assistance is meant to return your home to a safe, sanitary and functional residence and cannot pay for all disaster losses. However, if you disagree with FEMA’s decision, you can appeal. To appeal, please send FEMA copies of documents that show how the disaster damage made your home unsafe to live in.
  - **No Contact Inspection** - If FEMA is unable to contact you to verify your damage, your application cannot be processed further. To proceed, you must call FEMA’s Helpline (800-621-3362) to confirm your contact information and verify your need for assistance.
  - **Not a Primary Residence**. FEMA assistance is limited to an applicant’s primary home, which is the place you live more than six months of the year. Second homes, vacation homes or homes used as vacation rentals do not qualify for FEMA assistance. If you apply to the [U.S. Small Business Administration](#), you may be considered for a low-interest disaster loan if the home is used as a short- or long-term rental and the rental income is declared on the owner’s federal tax return. You may also be considered if the second home is being occupied, rent-free, by extended family.
  - **Missing Documentation** – FEMA may need more information from you to determine your eligibility. This could include:
    - proof of insurance coverage
    - a copy of an insurance claim settlement document
    - [proof of identity](#)
    - [proof of occupancy](#)
    - [proof of ownership](#) and/or



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- proof that the damaged property was the applicant’s primary residence during the disaster.

## How to Appeal

If you disagree with FEMA’s decision, you have the option to appeal. It must be submitted within 60 days of the date of the decision letter.

Your FEMA letter will provide additional information on the types of documents or information to include if you choose to appeal FEMA’s initial decision.

With your decision letter, FEMA will also provide an Appeal Request Form that may be used to help provide additional information, if you choose to do so.

Your appeal may be submitted to FEMA by fax or mail, in-person at a Disaster Recovery Center or by uploading the document to your FEMA online account. To set up a FEMA online account, visit [DisasterAssistance.gov](https://DisasterAssistance.gov), click on “Apply Online” 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
- **In-person:** Visit any Disaster Recovery Center to submit your appeal, submit copies of supporting documents, receive updates about your FEMA application or get answers to your questions. Find a center here: [fema.gov/DRC](https://fema.gov/DRC).

If you have questions about how to appeal, refer to the FEMA decision letter or call the FEMA Helpline at 800-621-3362. If you use video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.

For even more information about the disaster recovery operation in Minnesota, visit [www.fema.gov/disaster/4797](https://www.fema.gov/disaster/4797). The deadline to apply for FEMA assistance is September 27, 2024.

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*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. Reasonable accommodations, including translation and American Sign Language interpreters via Video Relay Service will be available to ensure effective communication with applicants with limited English proficiency, disabilities, and access and functional needs. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-3362. If you use video relay service, captioned telephone service or others, give FEMA your number for that service.*