



**SCEMMD**  
scemd.org @SCEMD



**FEMA**

May 15, 2020  
FEMA-4542-DR NR 006  
FEMA News Desk: 877-568-9040  
South Carolina News Desk: 803-737-8515

# News Release

## **South Carolina Disaster Assistance Applicants: Understand FEMA Determination Letters, How to Appeal Them**

**COLUMBIA, S.C.** — A quick fix may change your decision if you applied for FEMA help following South Carolina's April 13 storms and you disagree with your determination letter.

Everybody has a right to appeal. Read your determination letter carefully to understand FEMA's decision and know exactly what you need to do for your appeal. Often applicants just need to submit some extra documents for FEMA to process their application.

FEMA can reconsider you in some cases if you:

- **Submit insurance documents.** Provide documents from your insurance company that detail your coverage or settlement is insufficient to make essential home repairs, provide a place to stay, or replace certain contents. FEMA cannot duplicate homeowner or renter insurance benefits.
- **Prove occupancy.** Provide documents that prove the damaged home or rental was your primary residence by supplying a copy of utility bills, driver's license or lease.
- **Prove ownership.** Provide documents such as mortgage or insurance documents, tax receipts or a deed. If you don't have a deed handy, contact your local or county officials about obtaining a copy.

There are many other reasons you may disagree with FEMA's decision. If you feel the amount or type of assistance is incorrect, submit an appeal letter and any documents to support your claim, including a contractor's estimate for home repairs.

Mail documents and your letter within 60 days of receiving your determination letter to the address below. Also attach the cover letter you received from FEMA.

FEMA National Processing Service Center  
P.O. Box 10055  
Hyattsville, MD 20782-7055

You can also submit them online at [disasterassistance.gov](https://disasterassistance.gov) or fax them to 800-827-8112.

If you have any questions about submitting insurance documents, proving occupancy or ownership, or anything else about your determination letter, call the FEMA helpline at 800-621-3362 or TDD 800-462-7585. Those who use 711 or Video Relay Service can call 800-621-3362. Lines are open from 7 a.m. to 10 p.m., seven days a week and multilingual operators are available.

###

*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 toll-free at 800-621-FEMA (3362). For TDD call 800-462-7585.*