

How to Appeal FEMA's Decision

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If you receive a letter stating that you are ineligible for assistance or that your application is incomplete, you can still complete the application or appeal the decision within 60 days of receiving a decision letter.

FEMA's Individuals and Households Program (IHP) provides financial and direct services to eligible individuals and households affected by a disaster who have uninsured or underinsured disaster-related expenses. FEMA cannot provide assistance for losses covered by insurance. If your insurance does not cover all your losses or is delayed, you may be eligible for FEMA assistance for your unmet needs.

FEMA assistance is not the same as insurance, nor can it make the survivor whole. Federal assistance from FEMA only provides funds for temporary housing and basic repairs for a home to be safe, sanitary and functional.

The amount and type of housing assistance you receive might be different from assistance your neighbor receives, even though the damage appears to be similar. For example, one homeowner might have more extensive insurance coverage than the homeowner next door, which could result in a different amount of FEMA assistance received.

If you are eligible for assistance, FEMA will provide:

- A check by mail or a direct deposit into your checking or savings account
- A determination letter describing how you are to use the money

There are multiple categories of assistance, so it is possible to qualify for more than one type. Your determination letter will specify the category of assistance.

If you are ineligible for assistance, FEMA will provide:

- A letter explaining why you did not qualify
- An opportunity to appeal the decision

The Appeal Process



An appeal is a written request to FEMA to review your file again, and an opportunity to provide new or additional information not previously submitted that may affect the decision. You may appeal any decision by FEMA regarding your application for Individual Assistance, such as your initial eligibility decision, the amount or type of assistance provided to you, late applications, requests to return money, or a denial of Continued Temporary Housing Assistance.

An appeal should be filed in the form of a signed letter within 60 days of the date on the determination letter. In the appeal, explain why you disagree with the decision. Be sure to include the following:

- Applicant's full name, current address and damaged dwelling address.
- Applicant's 9-digit FEMA registration number, found at the top of the determination letter (on every page)
- FEMA disaster declaration number, for example DR-4576-MS (on every page)
- Applicant's signature and the date

If you choose to have a third party submit an appeal on your behalf, the appeal letter must be signed by the third party. Additionally, please include a statement signed by you authorizing the third party to appeal on your behalf.

Mail your appeal letter to:

FEMA Individuals & Households Program

National Processing Service Center

P. O. Box 10055

Hyattsville, MD 20782-8055

Appeal letters and supporting documentation also can be uploaded to your account on DisasterAssistance.gov, or you can fax to **800-827-8112**.

For questions about eligibility letters, survivors can visit DisasterAssistance.gov or call the disaster assistance helpline at **800-621-3362 (TTY 800-462-7585)** 6 a.m. to midnight Central Time 7 days a week.

