

7 Tips to Appeal a FEMA Decision

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You're finally getting priorities in order after a disaster. You applied to FEMA for disaster assistance and you received a letter: Assistance denied.

The lack of documentation frequently leads to FEMA denying assistance. But you can turn a "no" into a "yes." Here are six tips to know when writing a letter to appeal a FEMA determination.

Tip 1: You Have 60 Days to Send FEMA Your Appeal

The most important part of the appeal process is knowing your deadlines. Count 60 days from the date FEMA has on the determination letter. That's the date you'll circle on your calendar to remind you it's the last day to send FEMA your appeal. Keep in mind that after FEMA receives your letter, you may receive a phone call or a follow-up letter asking for more documentation.

Tip 2: Be Sure to Carefully Read FEMA's Letter Before Writing Your Appeal

To convince FEMA to reconsider its decision, you need to understand why FEMA said the application was "ineligible" or that assistance to you is denied. Frequently, the reason is as simple as missing documents or information. Read FEMA's letter in its entirety to completely understand what the agency is asking you to do.

Tip 3: Include Evidence to Support Your Appeal Request

Your letter explaining why FEMA's decision is wrong is not enough to get FEMA to reconsider its decision. You need evidence to support your appeal claim. It is important to include the documentation FEMA requests. Having proper documentation for every claim helps FEMA fight fraud and scams.

Documents to Include with an Appeal Letter

- **A copy of the FEMA determination letter** notifying you that you are ineligible for assistance.



- **Insurance letters:** Documents from your insurance company that show your policy coverage and/or settlement is not enough to make essential home repairs, provide a place to stay, or replace certain contents. FEMA cannot provide benefits to homeowners or renters who already received those same benefits from their insurance carriers.
- **Proof of occupancy:** A copy of utility bills, a driver's license or lease that proves the damaged home or rental was your primary residence.
- **Proof of ownership:** Mortgage or insurance documents, tax receipts or a deed. If your documents were lost or destroyed, visit www.usa.gov/replace-vital-documents for information on replacing lost documents.

Tip 4: Make Sure You Include your Registration/Application Number on All Documents

- Because FEMA receives so many documents with the appeal letter, such as contractor's estimates, it is extremely important that each page be identified as to who they belong to. ALL pages submitted to FEMA, including the appeal letter, **must have the applicant's FEMA registration/application number.**

Tip 5: Can't Write the Appeal Yourself? Authorize Someone to Write It for You

- If you are the applicant but you are unable to write the appeal letter yourself, you can have someone write it for you. It could be someone in your household, a friend or a lawyer. But be sure to follow a few rules. You will need to give FEMA a signed statement that the writer is authorized to act on your behalf. Specialists at the **FEMA Helpline** can give you information about authorizing someone to communicate with FEMA on your behalf.
- Call the **FEMA Helpline** at **800-621-3362 (TTY 800-462-7585)**. Multilingual operators are available, and lines are open every day from 6 a.m. to 10 p.m. Central Time. Those who use a relay service such as a videophone, InnoCaption or CapTel should provide FEMA with their specific phone number assigned to that service.

Tip 6: Mail, Fax or Upload Your Appeal Letter, and Don't Forget to Sign It

Again, you have 60 days from the date on your FEMA determination letter to mail, fax or upload your appeal and supporting documents if you want to convince



FEMA to reconsider its initial decision.

- Mail: **FEMA National Processing Service Center**, P.O. Box 10055, Hyattsville, MD 20782-8055
- Fax: **800-827-8112, Attention: FEMA**
- To set up a FEMA online account or to upload documents online, visit DisasterAssistance.gov, click on “Check Your Application and Log In” and follow the directions.

Tip 7: Expect a Decision Letter to your Appeal within 90 Days

- You’ve written your appeal and sent it to FEMA within 60 days after your received FEMA’s determination letter. Now what? You may receive a call or letter from FEMA asking for more information. Or FEMA may schedule another inspection of your primary home. Whichever the case, those who send FEMA an appeal will receive a decision letter within 90 days of FEMA's receipt of your appeal.

Residents of **Davidson, Williamson and Wilson counties** whose homes were made unsafe or uninhabitable by the **March 25 to April 3** storms in Tennessee are eligible to apply for disaster assistance from FEMA. The deadline to apply is **Wednesday, July 7**.

For more information on Tennessee’s disaster recovery, [visit www.tn.gov/tema.html](https://www.tn.gov/tema.html) and www.fema.gov/disaster/4601. You may also follow FEMA on www.facebook.com/fema and Twitter [@FEMARegion4](https://twitter.com/FEMARegion4).

