Understanding FEMA Assistance Decisions and Your Right to Appeal

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SIOUX FALLS, SD—If you received a letter from FEMA saying you are not eligible for federal disaster assistance, you may wonder what happened. The letter will explain why the decision was made. Missing documentation and not enough damage to essential living space are among the most common reasons one can initially be found ineligible.

Examples of missing documentation may include an insurance settlement letter, proof of residence, proof of ownership of the damaged property or proof that the damaged property was your primary residence at the time of the disaster.

The goal of FEMA housing assistance is to ensure people live in safe, sanitary and functional housing. FEMA assistance is not insurance. Your home may have suffered storm damage, but if it did not affect essential living space, you may not be determined eligible for assistance. FEMA considers the kitchen, bathrooms and occupied bedrooms as essential living spaces.

If you think an error was made regarding your case, you have the right to appeal. The appeal must be in writing and include new information or documentation. Start the process and get assistance with your appeal letter by calling the disaster assistance helpline at 800-621-3362 or TTY: 800-462-7585. Lines are open daily from 7 a.m.-11 p.m. Help is available in most languages.

Mail your appeal letter to:

FEMA – Individuals & Households Program National Processing Service Center P.O. Box 10055 Hyattsville, MD 20782-8055

Or you may fax it to:



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800-827-8112 Attention: FEMA – Individuals & Households Program

FEMA will send a written response to your appeal within 90 days.



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