

A ‘No’ Can Become a ‘Yes’ With a Successful FEMA Appeal

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More than two months after the July 7-21, 2023, severe storms, flooding, landslides and mudslides, some affected residents in Caledonia, Chittenden, Lamoille, Orange, Orleans, Rutland, Washington, Windham and Windsor counties may still be looking for answers. FEMA’s Individual and Households Program provides eligible survivors with financial assistance and direct services.

Since the presidential major declaration on July 14, thousands of Vermonters have already filed an application. Some may receive a letter stating that their claim is ineligible for assistance. If you receive that letter, you may be able to change the outcome. Many times, it’s a simple fix. An application is often ineligible because additional information is needed.

The deadline to apply for assistance is October 12, 2023.

Here are some tips to consider when appealing a FEMA ineligible determination.

Tip 1: Know your deadline.

You have **60 days** from the date of your FEMA determination letter to make an appeal in writing. Once FEMA reviews your letter, you may receive a phone call or a follow-up letter asking for more documentation.

Tip 2: Understand why FEMA deemed your claim ineligible before writing the appeal.

Read FEMA’s letter from beginning to end to see why FEMA determined your application was ineligible. It’s often as simple as a missing document, which you can submit with your appeal letter.

Tip 3: Include evidence to support your appeal.



Write a letter to explain why you disagree with FEMA's decision, and strengthen your claim by including documentation that supports what you outline.

Some documents you may want to include:

- **To verify ownership**, homeowners may provide any of these documents:
 - The original deed, title, deed of trust to the property, or official record
 - Mortgage payment booklet or other mortgage documents such as a late-payment notice, mortgage summary or escrow analysis
 - Property tax receipt or bill
 - Manufactured-home certificate or property title
 - Structural property insurance documentation
 - Real Estate Provision
 - Contract for Deed
 - Land Installment Contract
 - Quitclaim Deed
 - Receipts for major repairs or improvements
 - Letter from a public official that includes your name, damaged home address, how long you've lived there, and the name and telephone number of the official.
 - If you own a mobile home, travel trailer, or own your home via heirship and don't have traditional documentations, you may self-certify ownership along with one of the following documents:
 - Copy of Title or Deed
 - Death Certificate and Will
 - Affidavit of Heirship; only when consistent with state or tribal government law
 - Will or testament naming the applicant as heir to the property
 - Bill of Sale or Bond for Title
 - Tax payment in the deceased owner's name
 - Court appointment of an administrator to the estate

Documents must be dated within one year of the disaster. If you received FEMA assistance for the same address from a previous disaster, you only need to verify ownership once.

- **To verify occupancy**, homeowners and renters may provide any of these documents:



- Utility bill, bank or credit-card statement, or phone bill
- Employer's statement
- Written lease agreement
- Rent receipt
- Public official's statement
- Motor vehicle registration
- Letter from local school, federal or state benefit provider, or social service organization
- Court documents
- Signed statement from a commercial or mobile home park owner
- Self-certification for a mobile home or travel trailer

Tip 4: Include your application number on every page of the documents you submit.

Tip 5: Can't write the appeal yourself? Authorize someone to write it for you.

If you are the applicant and are unable to write an appeal letter yourself, ask someone to write it for you. Consider asking a family member, friend or a lawyer. Just be sure to provide FEMA with a signed statement saying the writer is authorized to act on your behalf.

To learn more, call the FEMA Helpline at **800-621-3362**. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA your number for that service when you call.

Tip 6: Don't forget to sign your appeal letter.

Tip 7: There are three ways to submit your appeal:

- Fax to 800-827-8112
- Mail to: FEMA National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-8055
- Upload to your [DisasterAssistance.gov](https://disasterassistance.gov) account

Tip 8: Expect a decision letter from FEMA within 90 days.



The deadline to apply for assistance is **October 12, 2023**. To apply, visit DisasterAssistance.gov, download the [FEMA App](#) or call the FEMA Helpline at **800-621-3362**.

