

Here's How Survivors Can Appeal FEMA's Determination Letter

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MONTGOMERY, Ala. – Every homeowner and renter who sustained damage from the effects of last month's Hurricane Sally has the right to appeal FEMA's decision on their disaster assistance application.

The first step in appealing the decision is reading your determination letter carefully. Sometimes FEMA just needs additional information. There may be issues with your application that can be resolved quickly and easily, enabling you to receive assistance.

Not everyone who applies will necessarily qualify for a FEMA grant and amounts vary based on individual and/or household needs. The amount and type of housing assistance you receive might be different from the assistance your neighbor receives, even though the damage appears to be similar.

Applicants for FEMA assistance are evaluated on a case-by-case basis. Sometimes a quick fix is all that is needed.

Common reasons for ineligibility:

- **You are insured.** Contact FEMA if your insurance settlement is insufficient to meet your disaster-related needs or if you have exhausted the Additional Living Expenses benefit provided by your insurance company. FEMA cannot duplicate your insurance benefits.
- **You did not provide insurance denial or exclusion documentation.** You must provide documentation to FEMA that identifies the denial or exclusions of your insurance settlement before FEMA will consider your disaster assistance eligibility.
- **You reported no home damage when you registered with FEMA.** If you reported your home had no damage but later discover it's not habitable anymore, contact FEMA to update your information.



- **Your home is safe to occupy.** FEMA housing assistance typically only covers costs to make your home livable.
- **Lack of proof of occupancy.** When FEMA is unable to verify occupancy of your primary residence, you may provide FEMA with documentation, such as utility bills, a bank or credit card statement, phone bill, pay stubs, a driver's license, state-issued ID card or voter registration card showing the damaged dwelling's address.
- **FEMA could not verify your identity.** FEMA must be able to verify the identity of the applicant/co-applicant. FEMA will ask for the last four digits of your social security number. If that information cannot be provided, FEMA will ask for your date of birth along with other verifiable information.
- **Not willing to relocate or move.** You indicated to the inspector that you were not willing to move while your damaged home was being repaired. This made you ineligible for FEMA temporary rental assistance. However, you may have since found further damage to your home that may require you to move. Since your housing needs have changed, contact FEMA as soon as possible to update your housing status.
- **Or your application may simply be "incomplete."** It is important that you keep in touch with FEMA and update your contact information as it changes.
- **Perhaps FEMA is requesting more information or clarification** and we can't contact you because you are at an alternate location or your contact info has changed.

Without accurate contact information on file with FEMA, you could miss important correspondence or telephone calls. Inaccurate banking information could lead to your direct-deposit grants being delayed. Stay in touch within your FEMA online account or by calling **800-621-3362**.

Should you decide to appeal, here are some tips:

An appeal should be filed in the form of a **letter on paper within 60 days** of the date on the determination letter. In the appeal, **explain why you disagree** with the decision.

Make sure to include the following:

- Your full name, date of birth and current address;
- Your nine-digit FEMA registration number on each page;



- The FEMA declaration number for this disaster (**DR-4563-AL**) on each page; and
- You or your co-applicant must sign and date the letter.
- FEMA can review its decision in some cases if you:
 - **Submit insurance documents.** Provide documents from your homeowners' insurance company showing that 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 but may approve assistance if your property is uninsured or under-insured.
 - **Prove occupancy.** Provide documents proving the damaged home or rental was your primary residence, such as utility bills, driver's license or lease.
 - **Prove ownership.** Provide documents such as mortgage or insurance documents, tax receipts or a deed. If you who do not have a deed, you may obtain a copy at the county offices in which your property is located.
- To further support your appeal, your documentation might include:
 - Your contractor's estimate for hurricane-related home repairs;
 - Receipts for repairs, replacements and cleanup; and
 - Other proof of your disaster losses, such as photographs of the damage to your home and appraisals and photographs of furniture and other personal property.

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)**.



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