

Tips for Appealing a Decision from FEMA

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NEW YORK -- You applied to FEMA for disaster assistance after Hurricane Ida swept across New York, and you received a letter. You're not sure what it says, but you think it's not good.

Often, FEMA sends these letters when your application is missing information. Maybe you didn't show proof of who you are, or proof you own your home, or proof you lived in your home for a major part of the year before Ida. Here are tips for writing a letter to appeal a FEMA decision.

You Have 60 Days to Send FEMA Your Appeal

The most important part of the appeal process is knowing how long you have to plead your case. Count 60 days from the date FEMA has on the determination letter. That's the date to 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 information.

Carefully Read FEMA's Letter Before Writing Your Appeal

You'll need to understand why FEMA said the application was "ineligible," or that assistance to you is denied, or that FEMA is holding off on making a decision about your application. Often, the reason is as simple as missing documents or information. Read FEMA's letter from beginning to end to help you understand what the agency is asking you to do.

Include Evidence to Support Your Appeal Request

Your appeal letter is not enough to get FEMA to reconsider its decision. You need evidence to support what you are claiming in your appeal. It is important to include the documents or information FEMA requests. Here's what to include with your letter:



- A copy of the FEMA letter saying you're denied assistance, or that the agency didn't reach a decision.
- **Insurance letters:** Your insurance company might give you just a fraction of what you need to repair your home, not enough to help you get into another place, possibly not enough to replace certain belongings. Keep in mind that FEMA cannot give you a grant for something your insurance company already paid you for.
- **Proof of occupancy:** A copy of a utility bill, a driver's license, a lease or bank statement, a local school document, motor vehicle registration or an employer's letter. All can be used to prove the damaged home or rental was your primary residence. "Primary" meaning you lived there during a major part of the year.
- **Proof of ownership:** Mortgage or insurance documents; tax receipts or a deed; receipts for major repairs or improvements dating as far back as 2016; or a court document. If your documents were lost or destroyed, click on www.usa.gov/replace-vital-documents for information on how to replace them.
- **Receipts and estimates:** Include documentation such as home repair receipts, repair estimates, contractor estimates or information from your insurance company.

Can't Write the Appeal Yourself? Get Someone to Write it for You

- If you are the applicant but you can't write the appeal letter yourself, 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 guidelines. Tell FEMA, in a signed statement, that the writer is authorized to submit the appeal on your behalf. Specialists at the FEMA Helpline can give you advice on what to include in your appeal letter and provide information on many other topics beyond appeals.
 - Call the FEMA Helpline at 800-621-3362 or VRS (Video Relay Service). Lines are open from 8 a.m. to 7 p.m. seven days a week.

Mail, Fax or Upload Your Appeal Letter; Don't Forget to Sign and Date It

- You have 60 days from the date on your FEMA determination letter to mail, fax or upload your appeal if you want FEMA to reconsider its first decision. Sign and date your appeal. And don't forget to include your nine-digit FEMA application number on every page, your disaster number (FEMA-4615-DR-NY), and documents you can show as proof.



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- 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, go to www.DisasterAssistance.gov, click on “Check Status” and follow the directions.

What You Can Expect After Submitting Your Appeal Letter

You’ve written your appeal and sent it to FEMA within 60 days after you received their 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, once you’ve sent FEMA an appeal, you can expect a decision letter within 90 days after FEMA receives it.

Reminders:

- Low-income individuals facing legal issues as a result of Hurricane Ida may call a toll-free line for advice: **888-399-5459**. If you would like to have a legal service provider contact you, complete a form at <https://nysba.org/ida>. Examples of legal assistance available includes:
 - assistance securing government benefits
 - assistance with life, medical and property insurance claims
 - help with home-repair contracts and contractors
 - replacement of wills and other important legal documents lost or destroyed in the disaster
 - consumer protection issues such as price-gouging and avoiding contractor scams in the rebuilding process
 - counseling on mortgage-foreclosure problems
 - counseling on landlord-tenant issues
- It is important to remember that FEMA assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet basic needs and supplement disaster recovery efforts.
- Here’s how to apply for FEMA assistance: Visit DisasterAssistance.gov, use the FEMA mobile app or call the **FEMA Helpline** at 800-621-3362 (VRS). Lines are open from 8 a.m. to 7 p.m. seven days a week, and operators can connect you to a specialist who speaks your language.
- If you use a relay service such as **VRS** (video relay service), captioned telephone service or others, give FEMA the number for that service.



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- You can also visit a Disaster Recovery Center and meet face-to-face with FEMA staff and representatives of other federal and state agencies who can provide information about disaster assistance. To find a recovery center near you, visit [DRC Locator \(fema.gov\)](https://www.fema.gov/drc-locator).
- **The deadline to apply for FEMA disaster assistance is Monday, Dec. 6.**
- For more online resources as well as FEMA downloadable pamphlets and other aids, visit [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance) and click “Information.”
- For referrals to agencies that support community-specific needs, call 211 or visit <https://www.211nys.org/contact-us>. For New York City residents, call 311.
- For the latest on New York’s Hurricane Ida recovery efforts, visit www.fema.gov/disaster/4615. Follow us on Twitter at twitter.com/femaregion2 and www.facebook.com/fema.



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