

# Disagree with FEMA's Determination Letter? Appeal.

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**NASHVILLE, Tenn.** – Once you apply for FEMA assistance, you will receive a letter explaining the status of your application. The letter may state you're ineligible for assistance or "no decision" can be made at this time. Don't be discouraged or frustrated. Instead, just read the entire letter to find out what's needed for FEMA to continue processing your application. Many times, it's a simple fix that can be addressed in an appeal.

Here are some of the most common reasons for an ineligible or "no decision" determination:

- **Insurance settlement.** You must provide a copy of your insurance settlement approval or denial letter to FEMA. If your insurance settlement is insufficient to meet your disaster-related needs, you may be eligible for federal assistance. Appeal the determination and provide additional information and/or documentation.
- **You reported no home damage or minimal damage when you registered with FEMA.** If you reported your home had no disaster-related damage but later discovered tornado damage did occur, appeal the determination. Documentation from a local official or contractor supporting your appeal may help document the tornado damage to your home.
- **Proof of occupancy.** When FEMA is unable to verify the occupancy of your primary residence, you may need to provide 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 address of your damaged primary residence.
- **No initial rental assistance.** FEMA cannot provide temporary rental assistance if you remain in your damaged home while it's being repaired. After you apply to FEMA, you may find your housing needs have changed. Contact FEMA as soon as possible to update your housing status and explain why you have a need to relocate.



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- **No communication with FEMA.** If you miss an appointment with a FEMA housing inspector and did not follow up with FEMA, your assistance could be affected. Also, make sure FEMA has your correct contact information. If you are unable to meet with an inspector as planned, let FEMA know.
- **Your home is safe to occupy.** FEMA housing assistance typically only covers costs to make your home habitable. Damage to non-essential space, landscaping or spoiled food is not covered by FEMA grants.

There may be other reasons why FEMA determined your application was ineligible. If you have questions or need additional information about the next steps to take, call the **FEMA Helpline at 800-621-3362**; specialists are available from 6 a.m. to 10 p.m. local time, seven days a week.

- If you use a relay service, such as video relay service (VRS), captioned telephone service or others:
  - **Update** the “Current Phone” field using the relay service phone number
  - **Add** “Relay Service” to the Note box; provide FEMA with your number.

Every survivor has the right to appeal

- **You have 60 days from the date of your FEMA determination letter to appeal.**
- Appeals must be in writing, signed and dated.
- If someone other than an applicant or co-applicant writes the appeal letter, that person must sign it and provide FEMA with a signed statement authorizing the individual to act on behalf of the applicant.
- Include documents that support the reason for your appeal letter.
- Include your name, current address and phone number, pre-disaster primary residence, registration number (on every page) and FEMA disaster declaration number – DR-4637 (on every page).
  1. 8. to file your appeal
- **Mail documents:**  
FEMA’s Individuals and Households Program  
National Processing Service Center  
P.O. Box 10055  
Hyattsville MD 20782-7055.
- **Fax documents:** 1-800-827-8112.



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- **Upload** documents:

Log onto to your FEMA account or create an account at [DisasterAssistance.gov](https://DisasterAssistance.gov), click on “Check Status” and follow the directions.

You may also apply for FEMA assistance at [DisasterAssistance.gov](https://DisasterAssistance.gov). Additional ways to apply include using the FEMA app, which can easily be downloaded to a smartphone or tablet; or by calling the FEMA Helpline at 800-621-3362.



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