

Helpful Tips When Filing an Appeal for FEMA Assistance

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You applied to FEMA for disaster assistance and received a determination, or decision, letter. You're not sure what the letter means, but you think you may be ineligible for assistance.

Often, these determination letters are sent when your application is missing information. Maybe you didn't show proof of your identity, proof you own your home, or proof you lived in your home for a major part of the year before the **Dec. 10-11** tornadoes struck Kentucky.

If you live in **Barren, Caldwell, Christian, Fulton, Graves, Hart, Hickman, Hopkins, Logan, Lyon, Marion, Marshall, Muhlenberg, Ohio, Taylor or Warren County** and you received a determination letter from FEMA, here are some tips for writing a letter to appeal FEMA's 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 on FEMA's 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.

For easy-to-follow instructions about how to write an appeal, visit [fema_how-write-appeal_square.jpg](#)

Carefully Read FEMA's Letter Before Writing Your Appeal



You'll need to understand why FEMA said the application was "ineligible," or that you won't be receiving assistance, or that FEMA is holding off on making a decision. Often, the reason is as simple as missing documents or information. Read FEMA's letter very carefully 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 means you live or lived at that address more than six months 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.

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 act on your behalf. Specialists at the **FEMA Helpline** can give you advice on what to include in your letter or provide information on many other topics beyond appeal letters.

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, your disaster number (**DR-4630-KY**) and documents you can show as [proof](#).
 - **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, go to [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance), 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 the 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.

Other Resources

- **Kentucky state and local referrals** offer a broad array of resources with accompanying telephone numbers. Topics include environment, nutrition services, financial assistance and healthcare services. For more information, visit [Kentucky Referrals \(fema.gov\)](https://www.fema.gov/kentucky-referrals).



- For answers to your questions, call the **FEMA Helpline** at **800-621-3362**. If you use a relay service such as video relay service (VRS) or captioned telephone service, give FEMA the number for that service. Helpline operators are available from 7 a.m. to 10 p.m. CDT daily. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.

For official information on Kentucky's recovery from the tornadoes, visit fema.gov/disaster/4630. Follow FEMA on Twitter at [FEMA Region 4 \(@femaregion4\)](https://twitter.com/femaregion4) / [Twitter](https://twitter.com/femaregion4) and at facebook.com/fema.



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