

# Don't Wait. Submit Your Appeal Letter Now

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**Release Date: October 2, 2023**

Some Vermonters who applied for FEMA assistance may have received a letter stating that they are ineligible. This does not mean you're denied. Don't wait! Now is the time to write your appeal letter.

## Deadlines

FEMA's letter will explain how to appeal the decision – it's often as simple as submitting an extra document. You have **60** days from the date of each letter to appeal.

You should begin your appeal within 60 days even if you're still gathering documentation. You don't have to wait for your insurance claim to process, or to find a contractor. When you appeal, you will write a letter to explain why you're appealing – just explain what you're waiting for in that letter, and provide all documents you have now.

For more information, visit [How Do I Appeal the Final Decision? | FEMA.gov](#), or call the FEMA helpline at **800-621-3362**. If you use a relay service such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service when you call.

## Waiting for a Contractor?

FEMA is aware that many Vermonters are still waiting for a contractor's estimate of their damage.

If you're appealing after the 60-day window, state in your appeal letter that you were unable to get a quote. As soon as you receive your estimate, forward it to FEMA to support your appeal.



**FEMA**

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## Waiting for an Insurance Claim to be Paid?

If you've filed an insurance claim but have not yet received payment, you can still submit a FEMA appeal. Explain in your letter that the claim has been filed, but you have not received a response from the insurance company. If you later receive a settlement, forward the documentation to FEMA.

## How to Begin the Appeal

Write a letter to explain why you disagree with FEMA's decision. Strengthen your claim by including as much documentation as you can that supports what you outline – this could include receipts, estimates or insurance determinations. Include your application number on every page of each document, and don't forget to sign your letter.

## Where to Submit the Appeal

- **Online:** Upload to your [DisasterAssistance.gov](https://DisasterAssistance.gov) account.
  - To create an account, go to [DisasterAssistance.gov](https://DisasterAssistance.gov), select the "Create Account" button at the bottom of the page and follow instructions:
    - Click "Check Status" on the home page or from the "Get Assistance" menu
    - Click "Create Account"
    - Enter your date of birth and Social Security number
    - Answer four security questions
    - Enter an email address. FEMA will send you a temporary PIN within 24 hours.
    - When you get your PIN, follow the instructions to create your account.
- **By Fax:** 800-827-8112
- **By Mail:** FEMA National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-8055

You may expect a decision letter from FEMA within 90 days.

## In-person Help Available



For in-person help with any step of this process, visit a Disaster Recovery Center, where specialists from FEMA and the U.S. Small Business Administration can answer questions, help you submit documents and guide you through the appeals process. Centers are open from 8 a.m. to 6 p.m. Monday through Friday and 9 a.m. to 2 p.m. Saturday (closed Sunday) at:

Waterbury Armory  
294 Armory Drive  
Waterbury, VT 05676 - *closing permanently 2 p.m. October 14.*

Barre Auditorium  
16 Auditorium Hill  
Barre, VT 05641 – *closing permanently 6 p.m. October 11.*

Ludlow Community Center  
37 Main St.  
Ludlow, VT 05149

All centers will be closed Monday, October 9, in observance of Indigenous Peoples' Day. They will reopen at 8 a.m. October 10.

The **deadline to apply** for assistance is **October 12, 2023**. **You can appeal after this** – the deadline to appeal is 60 days from the date on FEMA's letter. To apply, visit [DisasterAssistance.gov](https://DisasterAssistance.gov), download the [FEMA App](#) or call the FEMA Helpline at **800-621-3362**.

