

A ‘No’ Can Become a ‘Yes’ with a Successful FEMA Appeal

Release Date: January 10, 2025

Months after Georgia was affected by [Tropical Storm Debby](#) (Aug. 4--20) or [Hurricane Helene](#) (Sept. 24—Oct. 20) some residents in the 63 affected counties may still be looking for answers as they work through recovery. FEMA’s Individual and Households Program provides eligible survivors with financial assistance and direct services for disaster recovery.

Thousands of Georgians have already filed an application. Some, however, may receive a letter stating their application is ineligible for assistance. If you receive that letter, you may still be able to change the outcome. Many times, it’s a simple fix. An application is often ineligible because additional information is needed.

Here are some tips to consider when appealing a FEMA ineligible determination.

Tip 1: Know your deadline.

You have **60 days** from the date of your FEMA determination letter to make an appeal in writing. Circle the deadline on your calendar or write yourself a note to remind yourself of the date. Once FEMA reviews your letter, you may receive a phone call or a follow-up letter asking for more documentation.

Tip 2: Understand why FEMA deemed your claim ineligible before writing the appeal.

You may not agree with it but analyze why FEMA determined your application was ineligible. It is often as simple as a missing document, which you can submit with your appeal letter. Read FEMA’s letter from beginning to end to completely understand what the agency needs from you.

Tip 3: Include evidence to support your appeal.



It's important to write a letter explaining why you disagree with FEMA's decision, but you should also include documentation that supports what's outlined in your signed appeal letter. This will help FEMA fight fraud and it may also strengthen your response.

Examples of needed documents to include with an appeal letter:

To verify ownership: Homeowners may provide official documentation such as:

- The original deed, title, deed of trust to the property, or official record
- Mortgage payment booklet or other mortgage documents such as a late payment notice, mortgage summary, escrow analysis, etc.
- Property tax receipt or property tax bill
- Manufactured home certificate or property title
- Structural property insurance documentation
- Real Estate Provision
- Contract for Deed
- Land Installment Contract
- Quitclaim Deed

In addition, FEMA will accept a public official's letter or receipts for major repairs or improvements. The statement from the official (e.g., police chief, mayor, postmaster) must include the applicant's name, the address of the disaster-damaged residence, the period of occupation and the name and telephone number of the official.

Survivors with heirship properties, mobile homes or travel trailers who do not have the traditional documentation of ownership may self-certify ownership as a last resort with the following documents:

- Copy of Title or Deed
- Death Certificate and Will
- Affidavit of Heirship; only when consistent with state or tribal government law
- Will or testament naming the applicant as heirship to the property
- Bill of Sale or Bond for Title
- Tax payment in the deceased owner's name
- Court appointment of an administrator to the estate



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Page 2 of 4

Homeowners with the same address from a previous disaster only need to verify ownership once. FEMA has also expanded the date of eligible documents from three months to one year before the disaster.

1. **To verify occupancy:** Homeowners and renters must document that they occupied the dwelling at the time of the disaster. Applicants may provide official occupancy documentation, such as:

- Utility bills, bank or credit-card statements, phone bills, etc.
- Employer's statement
- Written lease agreement
- Rent receipts
- Public official's statement

FEMA accepts motor-vehicle registration, letters from local schools (public or private), federal or state benefit providers, social service organizations or court documents. Applicants can also use a signed statement from a commercial or mobile-home park owner, or self-certification for a mobile home or travel trailer.

Tip 4: Include your application number on every page of the documents you submit.

Tip 5: Can't write the appeal yourself? Authorize someone to write it for you.

- If you are the applicant and are unable to write an appeal letter yourself, ask someone to write it for you. Consider asking a family member, friend or a lawyer. Just be sure to provide FEMA with a signed statement saying the writer is authorized to act on your behalf.
- You may also call the FEMA Helpline at 800-621-3362 to find out more about this. Help is available in most languages. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA your number for that service.

Tip 6: Don't forget to sign your appeal letter. And when you're ready, there are four ways to submit your appeal:

- Fax it to 800-827-8112
- Send it by mail to:



- FEMA National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-8055
- Upload documents to your [DisasterAssistance.gov](https://disasterassistance.gov) account.
- Bring to a Disaster Recovery Center. You can find locations and hours at fema.gov/drc

Tip 7: Expect a decision letter from FEMA to your appeal within 90 days.

For the latest information about Georgia's recovery, visit fema.gov/helene/Georgia and fema.gov/disaster/4821. Follow FEMA on X at x.com/femaregion4 or follow FEMA on social media at: [FEMA Blog](https://fema.gov) on fema.gov, [@FEMA](https://twitter.com/FEMA) or [@FEMAEspanol](https://twitter.com/FEMAEspanol) on X, [FEMA](https://facebook.com/FEMA) or [FEMA Espanol](https://facebook.com/FEMA) on Facebook, [@FEMA](https://instagram.com/FEMA) on Instagram, and via [FEMA YouTube channel](https://youtube.com/FEMA). Also, follow Administrator Deanne Criswell on X [@FEMA_Deanne](https://twitter.com/FEMA_Deanne).



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