

# How to Appeal a FEMA Disaster Assistance Decision

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Frankfort, Ky. – After applying for FEMA disaster assistance, survivors affected by the Kentucky severe storms, flooding, landslides and mudslides from Feb. 27 through March 14 will receive a letter from FEMA. The letter will be sent to you electronically or by U.S. mail, depending on the selection you made when you applied.

FEMA has already provided more than **\$2 million** in grants to homeowners and renters in Kentucky. The letter from FEMA will briefly explain why the money is being provided to you. It might say “Home Repairs” or “Rental Assistance” with a dollar amount. In most cases, FEMA sends money by direct deposit to the bank account you provided when you applied. If you chose to receive a check in the mail, please check your mail for your letter from FEMA.

If you have questions about the money you are receiving, please call FEMA at **800-621-3362**. If you disagree with the amount of money you are receiving, you may appeal by submitting a signed, written explanation why you believe FEMA’s decision is incorrect and copies of any documents supporting your appeal, including proof of your disaster losses.

Some Kentuckians may receive a letter from FEMA saying they are “ineligible” for disaster assistance. This type of letter may be sent for several reasons. You may appeal this determination. Here’s how:

The first step is for applicants to read their determination letter carefully to understand why FEMA decided the application was “ineligible.” Many times, it could be something as simple as providing missing documents or information.

## Important Documents to Include with an Appeal Letter

Often, applicants need only to submit extra documents for FEMA to process their application. FEMA may find an applicant ineligible if the following documents are



missing:

- Insurance documents: Provide documents from your insurance company that show your policy coverage and/or settlement is not enough to make essential home repairs, provide a place to stay, or replace certain contents. FEMA cannot duplicate homeowner or renter insurance benefits.
- Proof of occupancy: Provide documents that prove the damaged home or rental was your primary residence by supplying a copy of utility bills, driver's license or lease.
- Proof of ownership. Provide mortgage or insurance documents, tax receipts or a deed. If you don't have a deed handy, contact your local or county officials about obtaining a copy.
- Lost documents? Visit the following website for information on replacing lost documents: <https://www.usa.gov/replace-vital-documents>

All appeals must be in writing. The appeal letter should explain why the applicant thinks FEMA's decision is not correct. When filing an appeal, it is important to include any documentation FEMA requests and/or that supports the appeal claim. Also, if the person writing the appeal letter is not the applicant or a member of the household, applicants must submit a signed statement that the writer is authorized to act on the behalf of the applicant.

## How to Submit an Appeal

**IMPORTANT:** Be sure to include the cover letter you received from FEMA when you submit your appeal documents.

- Mail documents and your appeal letter within 60 days of receiving your determination letter to: **FEMA National Processing Service Center**, P.O. Box 10055 Hyattsville, MD 20782-8055
- Fax them to 800-827-8112.
- To set up a FEMA online account or to upload documents online, visit [disasterassistance.gov](https://disasterassistance.gov) and click on "Check Your Application and Log In" and follow the directions.

Applicants will receive a decision letter within 90 days of FEMA's receipt of your appeal.



Those who need help understanding their letter can call FEMA at **800-621-3362** (TTY 800-462-7585). The toll-free telephone lines operate from 7 a.m. to 11 p.m., seven days a week. Those who use a Relay service such as a videophone, InnoCaption or CapTel should update FEMA with their assigned number for that service. They should be aware phone calls from FEMA may come from an unidentified number. Multilingual operators are available. (Press 2 for Spanish)

