

How to Appeal FEMA's Decision

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FEMA's Individuals and Households Program (IHP) provides financial assistance to eligible individuals and households affected by a disaster who have uninsured or underinsured disaster-related expenses. FEMA cannot provide assistance for losses covered by insurance. If your insurance does not cover all your losses, or is delayed, you may be eligible for assistance for your unmet needs.

If you are determined ineligible for assistance, FEMA will provide a letter explaining why you did not qualify and an opportunity to appeal the decision.

The Appeal Process

An appeal is a written request to FEMA to review your file again, and an opportunity to provide new or additional information not previously submitted that may affect the decision. You may appeal any decision by FEMA regarding your application for Individual Assistance, such as your initial eligibility decision, the amount or type of assistance provided to you, late applications, requests to return money, or a denial of Continued Temporary Housing Assistance.

An appeal should be filed in the form of a signed letter within 60 days of the date on the determination letter. In the appeal, explain why you disagree with the decision. Be sure to include the following:

- Applicant's full name, current address and damaged dwelling address
- Applicant's 9-digit FEMA application number, found at the top of the determination letter (on every page)
- FEMA disaster declaration number, for example DR-4663-KY (on every page)
- Applicant's signature and the date

If you choose to have a third party submit an appeal on your behalf, the appeal letter must be signed by the third party. Additionally, please include a statement signed by you authorizing the third party to appeal on your behalf.

Mail your appeal letter to:



FEMA - Individuals & Households Program National Processing Service Center

P.O. Box 10055

Hyattsville, MD 20782-8055

Appeal letters and supporting documentation also can be uploaded to your account on [DisasterAssistance.gov](https://disasterassistance.gov), or you can fax to 800-827-8112.



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