

# How to Appeal FEMA's Decision

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**Release Date: 11? 15, 2023**

If you receive a letter from FEMA saying you are ineligible for assistance, don't panic. It simply means FEMA may need more information. If you disagree with FEMA's decision about your application, you may appeal. It's your right.

FEMA provides financial assistance to eligible individuals and households with uninsured or underinsured disaster-related expenses. By law, FEMA's Individuals and Households Program cannot provide funding when any other source – insurance, crowdfunding or financial assistance from voluntary agencies – has covered expenses for the same disaster-related need.

If your insurance does not cover all your losses, or your settlement is delayed, you may be eligible for assistance for your unmet needs.

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

## The Appeal Process

- An appeal is a written request to FEMA to review your application. It is also an opportunity to provide new or additional information not previously submitted that may affect FEMA's decision. You may appeal any FEMA decision about your application for Individual Assistance. For example, you may appeal your initial eligibility decision, the amount or type of assistance FEMA provided, late applications, requests to return money, or a denial of Continued Temporary Housing Assistance.



- An appeal should be submitted to FEMA within 60 days of the date on the determination letter. In your dated and signed appeal letter, explain why you disagree with the decision. Be sure to include the following:
  - Applicant's full name, current address and damaged dwelling address.
  - On every page, include the applicant's nine-digit FEMA application number (found at the top of the determination letter)
    - ? FEMA's disaster declaration number for Hawaii: DR-4724-HI
    - ? Applicant's signature and the date
- If you choose to have someone else submit an appeal on your behalf, the appeal letter must be signed by that person. Also include your signed statement authorizing that person to make the 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 your letter to **800-827-8112**.

If you didn't apply for assistance but you received a letter from FEMA, call the **Disaster Assistance Helpline at 800-621-3362**. If you use a relay service such as Video Relay Service, captioned telephone service or others, give FEMA your number for that service when you speak to the Helpline specialist. Helpline operators speak many languages and lines are from **1 a.m. to 8 p.m.**, seven days a week. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.



If you believe you are the victim of a scam, report it immediately to the Maui Police Department at **808-244-6400**. Consumers may also file a fraud complaint with the Hawai'i Department of Commerce and Consumer Affairs at **808-587-4272 (Option 7)**.

For the latest information on the Maui wildfire recovery efforts, visit [mauicounty.gov](http://mauicounty.gov), [mauirecovers.org](http://mauirecovers.org) and [fema.gov/disaster/4724](http://fema.gov/disaster/4724). Follow FEMA on social media: [@FEMARegion9](https://twitter.com/FEMARegion9) and [facebook.com/fema](https://facebook.com/fema). You may also get disaster assistance information and download applications at [sba.gov/hawaii-wildfires](http://sba.gov/hawaii-wildfires).

