

FEMA Appeals

An initial decision letter from FEMA denying assistance is not the last word. If your circumstances have changed, if FEMA's decision does not make sense to you, or if additional information has become available that may entitle you to assistance, you can visit a FEMA disaster assistance center or call 1-800-621-3362 to ask for clarification. The toll-free lines are open 7 a.m. to 11 p.m. seven days a week.

You can submit it on the FEMA website.

If you prefer to go through the appeal process electronically, open a Disaster Assistance Center

(DAC) account at www.disasterassistance.gov.

Once your account is open, you can update your current contact information, upload your appeal documents, and review letters from FEMA.

When you upload the required documents to your DAC account, an appeal packet is automatically created which can then be submitted for review.

How to Appeal FEMA

- a. Explain in writing why you think the decision about the amount or type of assistance you received is not correct.
- b. When **submitting your letter**, please include your full name, date and place of birth, and address. In addition, your letter must be either notarized, include a copy of a state-issued identification card, or include the following statement, "I hereby declare under penalty of perjury that the foregoing is true and correct." You must sign the letter.
- c. If **someone other than you or the co-applicant is writing the letter**, then a statement must be included saying that that person may act for you.
- d. Include the FEMA application number and disaster number (shown at the top of your decision letter) in your letter of appeal.
- e. Supporting documents may include, but are not limited to, the following:
 - Landlord's statements
 - Merchandise or provider receipts
 - Service or repair receipts/statements. Each must include an estimate breakdown, contact information, measurements, etc.

- School/employer statement (for loss of essential tools)

- FEMA does not accept multiple appeals for the same reason, but may have to request additional information and conduct additional reviews as new information is received
- An applicant may appeal any HA or ONA determination by submitting a written signed letter of appeal for additional assistance (letter or letter with estimate, bill, and or receipt) within the following timeframes:
 - Initial eligibility determinations must be appealed within 60 days from the date on the decision letter.
 - Insurance cases will have 12 months from the registration date to provide an insurance settlement or denial letter.

- If an appeal request is submitted after the 60-day appeal period, the applicant will be asked to provide a verbal or written statement explaining the reason for the late appeal submission.

You can still appeal your determination letter by mail. You will need to mail your written appeal and all supporting documents to:

FEMA – Individuals and Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055

You can also fax your appeal packet to 800-827-8112, addressed to the attention of the Individuals and Households Program. When mailing or faxing your appeal packet, be sure to include:

- The applicant's full name
- The applicant's registration number on all pages
- The FEMA disaster declaration number - DR-4438-OK
 - on all pages
 - The signature of the applicant
 - date.

Late SBA loan processing

- If an appeal request is submitted after SBA deadline, the applicant will be asked to provide a written statement explaining the reason for the late appeal submission.

Applications received after the filing deadline period may be accepted if SBA determines that the late filing resulted from substantial causes beyond the applicant's control. Examples for late filing that are beyond the applicant's control include, but are not limited to:

- The serious illness of the applicant or the serious illness or death of the applicant's immediate family member.
- The serious illness or death of a principal owner, or an immediate family member.
- Late receipt of an application due to disaster-related reasons (frequent moves, remote location, or lack of normal mail service).
- Applicant or applicant's principal owner was active-duty military officially stationed out of the disaster area during a substantial portion of the filing period.
- Applicant or applicant's principal owner was out of the country during a substantial portion of the filing period.
- The applicant is applying for a disaster loan to repair substantial hidden damage that was discovered after the filing deadline and that could not reasonably have been discovered before the deadline.
- Permanent or temporary relocation outside of the disaster area, causing the applicant or applicant's principal owner to be unable to make repair, replacement, or relocation decisions.
- Open issues during and after the filing period pertaining to insurance, habitability of premises, or flood or municipal zoning requirements that prevented the applicant or applicant's principal owner from making repair, replacement, or relocation decisions.

An applicant can submit an application (paper or electronic) accompanied by a letter explaining the reasons why they did not file during the filing period or the grace period. If the reason is deemed to be beyond the applicant's control, their application will be accepted for processing.

For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's website at [SBA.gov/disaster](https://www.sba.gov/disaster) Deaf and hard-of-hearing individuals may call 800-877-8339.