

If FEMA Turned You Down, You Have a Right to Appeal

If you got a letter, email or text from the Federal Emergency Management Agency declining your application for assistance and you disagree with FEMA's determination, you have the right to appeal.

Often, determinations of ineligibility arise from a lack of sufficient documentation. Your application might need an insurance settlement letter, proof of residence, proof of ownership of the damaged property and proof that the damaged property was your primary residence at the time of the disaster.

Information on creating an online account to which you can upload needed documents will be provided to all applicants upon registration with FEMA. For details on this, visit <https://go.usa.gov/xUPXF>.

- **Insurance:** If your coverage is not enough to make essential home repairs, pay for a place to stay or replace personal items, FEMA may reconsider your application. But you must provide documents from your insurance company that detail any settlement. Remember that FEMA cannot duplicate homeowner or renter insurance benefits.
- **Occupancy:** If you're a homeowner or renter, FEMA may reconsider you for grants if you provide documents that prove the damaged structure was your primary residence. FEMA needs to see your utility bills, driver's license or a copy of your lease or rental agreement. You cannot receive federal disaster assistance for secondary or vacation homes.
- **Ownership:** Documents you can submit to prove ownership may include mortgage or insurance documents, tax receipts or a deed. If you feel FEMA's decision or the amount or type of assistance is incorrect, you may submit an appeal letter and any documents needed to support your claim. All appeals must be filed in writing. You should explain why you think the decision is incorrect. When submitting your letter, please include:
 - Your full name
 - Date and place of birth
 - Address of the damaged dwelling
 - Your FEMA registration number

Your letter must be either notarized – if you choose this option, please 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.

If someone other than you is writing the letter, there must be a signed statement from you affirming that the person may act on your behalf. You should keep a copy of the appeal for your records.

To file an appeal, letters must be postmarked, received by fax, or personally submitted at a disaster recovery center within 60 days of the date you received the FEMA determination letter.

By mail:

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

By fax:

800-827-8112
Attention: FEMA – Individuals & Households Program

If you have questions, call the FEMA Helpline at 800-621-3362. Those who use 711 or Video Relay Services may call 800-621-3362. Those who use TTY may call 800-462-7585. Operators are available from 7 a.m. to 11 p.m. local time seven days a week.