

Eight Tips for Appealing a FEMA Determination Letter

Weeks ago, you applied for federal disaster assistance. FEMA responded with a letter outlining the types of assistance you are eligible or ineligible to receive. Read the letter carefully to understand FEMA's decision and learn how to appeal if you disagree. Many times, FEMA just needs a document or other information to push your case forward.

Eight Useful Tips to Appeal a FEMA Decision

Here is some advice to help write a successful appeal letter:

Tip 1: Know your deadline

You have **60 days** from the date of your FEMA determination letter to submit your appeal. Circle the deadline on your calendar or write yourself a note and put it on your refrigerator or console of your car. Once FEMA reviews your appeal, you may receive a phone call or a follow-up letter asking for more information.

Tip 2: Understand why FEMA determined you are ineligible before writing your appeal

You may not agree with it but analyze why FEMA determined you are ineligible. Frequently, it's something as simple as missing documentation or information. Read FEMA's letter from beginning to end and see what the agency needs from you.

Tip 3: Include documents to support your appeal

An appeals letter on its own may not be enough to get FEMA to reevaluate its decision. Consider including documentation to support your reason for appeal. It is important to provide any documents FEMA has requested. Examples may include:

- Documents from your insurance company which 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 provide benefits to homeowners or renters who already received the same benefits from an insurance carrier.
- Proof of occupancy: A copy of utility bills, a driver's license or lease that shows the damaged home or rental property was your primary residence before Hurricanes Ian or Nicole.
- Proof of ownership: Mortgage or insurance documents, tax receipts or a deed. If your documents were lost or destroyed, visit [usa.gov/replace-vital-documents](https://www.usa.gov/replace-vital-documents) for information on how to replace them.



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Tip 4: Include your FEMA disaster assistance application number on each page of the documents sent with your appeal

Please write the disaster number and your FEMA application number, and page number on each page of your appeal letter to FEMA and any documents that are submitted. FEMA receives numerous documents with every appeal; writing your application number on each page submitted helps to organize your case.

Tip 5: Can't write the appeal yourself? Authorize someone to write it for you

If you are unable to write an appeal letter yourself, ask someone to write it for you. It could be someone in your household, a friend or an attorney. You will need to provide FEMA with a signed statement that the writer is authorized to appeal on your behalf.

For additional information about FEMA's appeal process or about authorizing a third party to act on your behalf call the FEMA Helpline at 800-621-3362. The line is open every day from 7 a.m. to 11 p.m. ET. Assistance is available in most languages. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service.

Tip 6: Mail or fax your signed appeal letter

Mail or fax your appeal within 60 days from the date on your FEMA determination letter:

- **Mailing address:** FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055
- **Fax number:** 800-827-8112, Attention: FEMA

Tip 7: Upload your appeal letter and supporting documents to your online FEMA personal account

To set up a FEMA online account or to upload documents online, visit DisasterAssistance.gov and click "Check Your Status". Follow the computer prompts.

Tip 8: Expect a decision within 90 days

You've submitted a signed appeal letter and included your unique application number on every document sent. What's next? Possibly a call or letter from FEMA asking for more information. There's also a chance FEMA may decide you qualify for another home inspection. Or you may simply receive FEMA's decision within 90 days of the FEMA's receipt of your appeal.

For the latest information on Florida's recovery from Hurricanes Ian and Nicole, visit floridadisaster.org/info.fema.gov/disaster/4673 and fema.gov/disaster/4680. Follow [FEMA Region 4 \(@femaregion4\) / Twitter](https://FEMA Region 4 (@femaregion4) / Twitter) and at facebook.com/fema.