



FEMA

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# FAQ

## *FEMA's Appeals Process*

***Q: FEMA has denied my request for assistance, is there an appeals process?***

A: Yes. Everyone has the right to appeal. Applicants who have been found ineligible for assistance can have FEMA revisit their cases.

***Q: What are the most common reasons for FEMA to deny my request for assistance?***

A: Appeals may relate to a variety of reasons:

1. Additional information is needed before a decision can be made, such as an insurance determination letter, proof of ID, proof of occupancy and/or ownership.
2. The applicant has adequate insurance coverage for anticipated repairs;
3. Missed inspections and no follow-up communication with FEMA;
4. FEMA's inability to contact you;
5. The damaged house is not your primary residence; for instance a vacation home or rental property;
6. Multiple applications were received by FEMA for the same address;
7. Your home is safe to occupy.

***Q: How long do I have to file an appeal?***

A: You have 60 days to appeal from the date of your determination letter. If you have insurance, you have one year from the date of the eligibility determination letter to appeal.

***Q: Can I get help filing this appeal?***

A: Many of these issues can be easily solved by visiting a Disaster Recovery Center (DRC) or calling the FEMA help line. To find a DRC near you, check on [www.disasterassistance.gov](http://www.disasterassistance.gov). You can also ask questions about the appeals process on the helpline at **1-800-621-FEMA (3362)** or (TTY) **1-800-462-7585** for the speech and hearing impaired. Services are available in Spanish and English (press **2** for Spanish).

***Q: How do I appeal?***

A: You should write a letter explaining why you think the decision about the amount or type of assistance is not correct. Please include a list of the damage or unmet needs that are not covered, and attach any supporting documentation you think will help FEMA understand your appeal. It's a good idea to provide specific examples and photos if available, such as damage you feel were not addressed in the inspection process.

***Q: Can someone other than the applicant sign the letter?***

A: Yes, the co-applicant, or someone who represents the applicant or household, can sign the letter. If the person writing the letter is not a member of the household, the applicant must include a signed statement that authorizes the writer to act on your behalf.

***Q: What kind of supporting documentation is required?***

A: Supporting documents should relate to the appeal issue. For example, renters should include a letter from their landlord confirming occupancy. Other supporting documents might include:

1. Landlord's statements about damage,
2. Medical statement about need
3. Merchandise receipts
4. Contractor invoices (plumber, carpenter, etc.) and service or repair receipts/statements. Each contractor must include an estimate breakdown, contact information, measurements, etc.
5. School/employer statement for loss of essential tools.

***Q: What if I made the repairs myself?***

A: You can still appeal and submit your supporting documents as described above.

***Q: What personal information should I include in my appeal?***

A: The appeal letter should include your full name, the address of the damaged house, and your current contact information (mailing address, telephone number, and/or email address), and your FEMA registration number on all pages. Appeal letters should also include the disaster number: DR-FEMA-4336 for Hurricane Irma and DR-FEMA-4339 for Hurricane Maria. Be sure to date and sign the letter.

***Q: How do I submit my appeal?***

A: There are four ways to submit your appeal letter:

1. In person at a local Disaster Recovery Center. To find a center close to you, check the website <https://asd.fema.gov/inter/locator/home.htm>.
2. Accessing your account at [www.disasterassistance.gov](http://www.disasterassistance.gov) and uploading your scanned documents online.
3. Faxing the letter and supporting documents to 800-827-8112 (Attention: FEMA Appeals Officer).
4. Mailing the letter and supporting documents (**copies only-no original documents**) to:  
FEMA Appeals Officer  
P.O. Box 10055  
Hyattsville, MD 20782-8055.

***Q: I've received my insurance payment and my damage exceed the amount of money received. Can I still appeal to FEMA?***

A: Yes, you can appeal insurance-related denials. Your letter should follow the format described above and include a list of damage and any unmet needs that you believe were not covered by your insurance payment. Please include supporting documents, such as letters from the insurance company, repair receipts, and contractor estimates.

***Q: Should I file an appeal while I wait for my insurance claim?***

A: No. If an applicant is waiting for an insurance settlement and has received a letter from FEMA stating that a claim for federal assistance has been denied because of insurance coverage, then he or she should contact FEMA and request a "delay of settlement" letter. A completed copy of the letter should be mailed back to FEMA at the above address so the agency is aware that the claims process is still ongoing.

***Q: How long will it take FEMA to review my appeal?***

A: The applicant should receive a response from FEMA within 90 days of receiving the appeal letter. If you don't hear back from us, you should contact FEMA by visiting a DRC or calling the FEMA helpline at 800-621-3362 or (TTY) 800-462-7585.

The deadline to apply for disaster assistance is **March 20, 2018**.

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*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at **800-621-FEMA (3362)** (voice, **711/VRS** - Video Relay Service.) Multilingual operators are available. (Press 2 for Spanish). TTY call **800 -462-7585**.*

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