

Guide to Appealing A FEMA Decision

You have the right to appeal FEMA's decision if you're denied or need more assistance.

What is the deadline for submitting a FEMA appeal?

Your FEMA appeal request must be received by FEMA within 60 days of the date on your FEMA determination letter. If you miss the 60-day deadline but think you have a good excuse for not appealing earlier (e.g., you've faced overwhelming losses), send your appeal in anyway and explain in your letter why it is late. Note that you may submit additional information to support your appeal after the deadline has passed. Late appeals may sometimes be accepted.

What FEMA decisions can be appealed?

You can appeal a FEMA decision if you disagree with any part of their determination. This includes (but is not limited to):

1. Eligibility for Assistance
 - If FEMA decides you're not eligible for housing assistance or other needs assistance
 - If FEMA gives you less assistance or a different type of assistance than you believe you're eligible for
 - If FEMA withdraws your application or tries to recover funds that they say were awarded in error
 - If FEMA denies your request for assistance because it was submitted late
2. Temporary Housing Assistance
 - If FEMA denies your request to continue receiving temporary housing assistance
3. Direct Housing Assistance
 - If FEMA ends your eligibility to stay in a temporary housing unit
 - If FEMA charges rent for a temporary housing unit and you disagree with the amount of rent
 - If FEMA denies your request to buy a FEMA-provided manufactured housing unit
 - If you disagree with the price FEMA sets for a manufactured housing unit you want to purchase
4. Other Determinations
 - Other decisions related to your eligibility for individual assistance

How can I appeal FEMA's decision?

A FEMA appeal is generally a written request to FEMA asking them to review your application again with an explanation for why you disagree with their determination, along with supporting documents. It can be a simple letter with supporting documents, or you may submit a FEMA appeal form.

Your FEMA determination letter may identify the types of documents or information you need to submit if you choose to appeal the initial decision. The FEMA determination letter usually has general information about the appeals process and includes a copy of the Appeal Request Form. While the Appeal Request Form is not necessary for an appeal, it is useful to ensure that FEMA understands that you are intending to appeal their decision. You do not need a lawyer to appeal, although it may be helpful.

You can mail your appeal request to:

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

Or fax it to FEMA at: 1-800-827-8112 (Attention: FEMA – Individuals & Households Program)

Also, you **may submit your appeal electronically** by uploading your appeal letter and supporting documents to your FEMA account online at www.disasterassistance.gov.

TIP: Request a copy of your file from FEMA in writing to find out how FEMA came to their decision. This information is helpful when writing about why you disagree with their decision. Keep copies of your file and everything you submit in the appeal.

What should I include in my FEMA appeal?

1. A letter to FEMA including:
 - o Date of appeal request
 - o Date of FEMA's determination letter
 - o Your FEMA application number and Disaster number
 - o Last 4 digits of your Social Security Number (SSN)
 - o A sentence stating: "I am appealing..." and details about why, including an explanation of all attached supporting documents
 - o The address where you lived when the disaster happened and where you live now (if different)
 - o Your Signature

- o Your Full Name and Contact information (on every page and document submitted)
- 2. A copy of the determination letter from FEMA
- 3. Supporting documents (such as contractor or repair estimates, documents to show you own your home, and/or inspection reports, photographs, or other proof that your home is uninhabitable)

What other documents may be helpful to file with my FEMA appeal?

- If you rent your apartment or home, a copy of your lease agreement;
- Your insurance policy and any correspondence to/from the insurance company regarding denial or settlement of your claim;
- Rent receipts or other proof of payment for alternate housing (if FEMA denied rental assistance);
- Correspondence from the Small Business Administration demonstrating ineligibility for a loan; and/or
- Contracts, receipts, cancelled checks, or other proof of expenditures for home repair, personal property replacement, moving and storage costs, medical or dental treatment, or funeral expenses

If you are providing documentation from a third party, like receipts, bills, lease agreements, statements from a merchant, employer, or doctor, or repair estimates, be sure to explain in your letter why you are including those documents and provide the third parties' contact information so FEMA can verify it if necessary.

The most helpful documentation to collect often depends on your reason for denial. FEMA recommends documentation in their Individual Assistance Program and Policy Guide (IAPPG). Below are examples of what they recommend/accept.

In most cases, documents must be dated within 1 year of the disaster. If documents are provided within 18 months of the date of the disaster, they must either show that you lived in the damaged home before the disaster date, or state that you and/or your co-applicant were living there when the disaster happened.

Denial Reason	Examples of Acceptable Documentation
Identity Not Verified	<ul style="list-style-type: none"> ▪ Official government document (e.g., Social Security statement) ▪ Copy of Driver's License
Ownership Not Verified	<ul style="list-style-type: none"> ▪ Deed, title, or official record ▪ Mortgage statement or escrow analysis ▪ Structural or real property insurance document, bill, or payment ▪ Property tax bill or receipts

	<ul style="list-style-type: none"> ▪ Contract for deed ▪ Will or Affidavit or Heirship naming applicant heir to the property and a death certificate ▪ Receipts for Major Repairs or improvements ▪ Mobile Home Park Letter ▪ Court Documents ▪ Public Officials Letter ▪ Self-Declarative Statement
Occupancy Not Verified	<ul style="list-style-type: none"> ▪ Utility Bills ▪ Other Bills (Credit, Bank, Phone) ▪ Employer's Documents ▪ Lease/Housing Agreement ▪ Rent Receipts ▪ Public Official Documents ▪ Identification Cards ▪ Federal or State benefits ▪ DMV registration ▪ Affidavit of Residency or Other Court Documentation
Insufficient Damage/Damage not disaster-caused	<ul style="list-style-type: none"> ▪ Contractor's/Mechanic's statement or estimate ▪ Statement from Local Official ▪ Receipts for expenses caused by disaster
Insurance May Cover Losses	<ul style="list-style-type: none"> ▪ Receipts for expenses caused by disaster ▪ Proof of insurance coverage (settlement or denial), or statement from insurance provider

What happens after I submit my FEMA appeal?

FEMA usually makes appeal decisions within 30 days of receiving the appeal. However, the process could take up to 90 days. If FEMA needs more information during their review process, they can:

1. Call and send you a letter to ask for more information (you have 30 days to respond)
2. Contact another person, like a contractor and an insurance company to verify your information
3. Schedule a re-inspection (or "appeal inspection")

How can I check the status of my FEMA appeal?

You can check the status of your appeal online at www.disasterassistance.gov and click on “Check Status” or call FEMA at 1-800-621-3362.

If FEMA denies my appeal, do I have any further right to appeal the decision?

There is no right of further appeal. However, if your appeal is denied and you can show that your situation has changed, or you believe FEMA made an error in their decision, you can ask FEMA to reconsider its decision. You will need to submit an explanation with proof/documentation as needed.

Other useful resources:

- Department of Homeland and Security – FEMA Individual Assistance Program and Policy Guide (IAPPG)
 - o <https://www.fema.gov/assistance/individual/library#iappg>
- FEMA News & Information regarding the California Wildfires and Straight-line Winds
 - o <https://www.fema.gov/disaster/4856>
- California Attorney General
 - o <https://oag.ca.gov/lafires>
- Legal Aid Foundation of Los Angeles’s Fire Recovery Resources Webpage
 - o <https://lafla.org/los-angeles-fire-emergency/>
- General Resources & Updates
 - o <https://www.ca.gov/lafires/>
 - o <https://211la.org/LA-Wildfires>
- Los Angeles County Disaster Resource Centers
 - o **Westside Location**
UCLA Research Park West
10850 West Pico Blvd.
Los Angeles, CA 90064
 - o **Eastside Location**
Pasadena City College Community Education Center.
3035 East Foothill Blvd.
Pasadena, CA 91106
- FEMA Helpline: **1-800-621-3362**
- FEMA Website: disasterassistance.gov