

How to Appeal FEMA's Decision

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FRANKFORT, Ky – Western Kentucky residents who applied for assistance with FEMA following the Dec. 10, 2021, severe storms and tornadoes and received a determination letter regarding their eligibility should read the letter carefully. It might not be the final answer.

If you disagree with FEMA's decision, you can appeal. Every survivor has the right to appeal. By appealing, you are asking FEMA to review your case.

You may just need to submit additional information or supporting documentation for FEMA to continue to process an application. Examples of missing documentation may include proof of insurance coverage; settlement of insurance claims or denial letter from insurance provider; proof of identity; proof of occupancy; proof of ownership; and proof that the damaged property was the applicant's primary residence at the time of the disaster.

For answers to questions about the letter, visit DisasterAssistance.gov or call 800-621-3362. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Lines are open from 7 a.m. to 10 p.m. local time, seven days a week.

An applicant who disagrees with FEMA's decision or the amount of assistance may submit an appeal letter and supporting documents such as a contractor's estimate for home repairs.

An appeal must be in writing. In a signed and dated letter, explain the reason(s) for the appeal. It should also include the applicant's full name; the FEMA disaster number (FEMA DR-4630-KY for the Kentucky disaster); the address of the pre-disaster primary residence; the applicant's current phone number and address; and the FEMA application number on all documents.

If someone other than an applicant or co-applicant writes the appeal letter, that person must sign it and provide FEMA with a signed statement authorizing the individual to act on behalf of the applicant.



A letter must be postmarked within 60 days of the date of the determination letter. An appeal letter and supporting documents may be submitted to the agency via a FEMA online account or by mail or fax.

- To set up a FEMA online account, visit DisasterAssistance.gov, click on “Apply Online” and follow the directions in English or Spanish. At the account, an applicant can also check the status of the application and upload personal information and documents as well as the appeal letter.
- Or mail to FEMA National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055.
- Or fax to 800-827-8112 (Attention: FEMA).

For more information about Kentucky tornado recovery, visit www.fema.gov/disaster/4630. Follow the FEMA Region 4 Twitter account at twitter.com/femaregion4

