

Tips for Appealing a Decision from FEMA

DENVER – If you applied to FEMA for disaster assistance after the Marshall Fire and straight-line winds disaster, you may have already received a letter of determination. If you disagree with FEMA’s decision on disaster assistance, you have the option to submit an appeal and have FEMA look at your case again.

It is important to read your letter of determination carefully because it specifies why you may not be eligible and recommends actions you can take that may change the decision. Often, these letters are sent when your application is missing some information. You may need to provide additional information or documents such as insurance settlement information, proof of residence, proof of ownership of the damaged property, or proof that the damaged property was your primary residence at the time of the disaster.

You have 60 days from the date printed on the FEMA determination letter to submit your appeal. Your appeal needs to be in writing and must include the documents or information requested from FEMA in order to be considered.

Here’s what to include with your appeal letter:

- A copy of the FEMA letter saying you’re ineligible for assistance, or that the agency didn’t reach a decision, or the amount awarded that you feel is insufficient.
- Correspondence from your insurance company that shows you received less than you need to make necessary repairs, not enough to help you temporarily move into another place, or not enough to replace certain belongings. Keep in mind that FEMA cannot give you an award for something your insurance company has already paid.
- A copy of a utility bill, driver’s license, lease or rental agreement, bank statement, local school document, motor-vehicle registration, or employer’s letter. All can be used to prove the damaged home or rental was your primary residence, rather than a secondary or vacation home.
- A proof of homeownership, like mortgage or insurance documents, tax receipts, deed, receipts for major repairs within the last few years, or a court document. If



your papers were lost or destroyed, visit www.usa.gov/replace-vital-documents for information on how to replace them.

- Receipts or documentation for expenses you incurred that demonstrate your need was greater than what you received for FEMA eligible damages.

Sign and date your appeal letter. Include your nine-digit FEMA application number on every page along with the disaster number (DR-4634-CO) and deliver it by one of the four ways below:

- Send by mail to FEMA National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-8055
- Upload your documents to your FEMA account at <http://www.DisasterAssistance.gov>.
- Bring your documents to the Disaster Recovery Center at **1755 S. Public Road, Lafayette, Colorado**. Hours are 9 a.m. to 5 p.m. MST Monday through Saturday (closed Sundays).
- Fax your documents to 800-827-8112, Attention: FEMA

You may receive a call or letter from FEMA asking for more information. Or FEMA may schedule another inspection of your home or property. In any case, you can expect a decision letter within 90 days after FEMA receives your appeal.

If you would like to speak to a FEMA representative to find out more about the appeal process or check on the status of your application, you can do so by:

- Calling **800-621-3362**. Multilingual operators are available. The toll-free number is open every day from 5 a.m. to 9 p.m. MST. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.
- Visiting the Disaster Recovery Center. FEMA program experts are available to answer questions about the application and recovery processes.

For more information about Marshall Fire and straight-line winds recovery in Boulder County, visit the FEMA disaster webpage at <https://www.fema.gov/disaster/4634>, the Colorado Department of Homeland Security and Emergency Management webpage at <https://dhsem.colorado.gov/> or the Boulder County webpage at <https://www.bouldercounty.org/disasters/wildfires/marshall/>. For the Small



FEMA

Business Administration information, visit
<https://disasterloanassistance.sba.gov/ela/s/>.

