

Filing an appeal with FEMA for disaster assistance

Release Date: Janvye 10, 2023

ST. CLAIR COUNTY, IL. – If you applied for assistance from FEMA after sustaining damage from the July 25-28 floods, you would have received a letter from FEMA. In some cases, it may say you are ineligible for assistance, but that is not a denial. Applicants are given a reason for the ineligibility and told what they need to do to become eligible. Often, you just need to send more information.

READ YOUR FEMA LETTER CAREFULLY

If you are eligible for FEMA assistance, the letter will state the dollar amount of your grant and how the funds should be used. If your letter states you are ineligible at this time, the letter will explain why and tell you how you can appeal that decision.

Sometimes, FEMA needs additional documents that weren't included in the application. You can provide additional information and documentation. Examples of missing documentation may be:

- ? Proof of insurance coverage
- ? Settlement of insurance claims
- ? Proof of identify
- ? Proof of occupancy
- ? Proof of ownership



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? Proof that the damaged property was your primary residence when the floods occurred

YOU HAVE 60 DAYS TO SEND FEMA YOUR APPEAL

If you disagree with FEMA's decision about your eligibility for assistance, or the amount of assistance you were awarded, send FEMA an appeal letter and documents to support your claim.

You have 60 days from the date FEMA has on the determination letter to send your appeal. Keep in mind that after FEMA receives your appeal, you may receive a phone call or follow-up letter asking for more information.

INCLUDE EVIDENCE TO SUPPORT YOUR APPEAL REQUEST

It's important to include the documents or information FEMA requests. Having the right documents for every claim helps FEMA fight fraud and scams. Here's what you may need to include with your appeal letter:

? A copy of the FEMA determination letter.

? Insurance letters. Your insurance settlement might not cover everything you need to repair your home. It may not provide enough to help you get into another place, or it might not give you enough to replace certain belongings. Keep in mind FEMA can't give you a grant for something your insurance company already paid you for.

? Proof of occupancy. You may need to provide documentation that proves the damaged home or rental was your primary residence at the time the flood occurred. "Primary" means you lived there during the majority of the year. Documents to prove occupancy may include:

? Copy of a utility bill

? Driver's license

? Lease or bank statement

? Local school document



? Motor vehicle registration

? Employer's letter

? Proof of ownership. You may need to provide documentation that proves you owned the damaged property at the time the flood occurred. Documents to prove ownership may include:

? Mortgage or insurance documents

? Tax receipts or a deed

? Receipts for major repairs or improvements

? Contractors' estimates for home repairs

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

MAIL, FAX OR UPLOAD YOUR APPEAL LETTER

You have 60 days from the date on your FEMA determination letter to mail, fax or upload your appeal. Be sure to sign and date your appeal. Include your nine-digit FEMA application number, the disaster number (DR-4676-IL) and documents to support your appeal.

Mail to: FEMA National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-8055

Fax: 800-827-8112, Attention: FEMA

Set up a disaster assistance account: An easy way to provide any additional information needed is to set up an online account and upload documents there. To set up or upload documents, go to www.DisasterAssistance.gov, click on "Check Your Application and Log In" and follow the directions.

What to expect after submitting your appeal. You've written your appeal and sent it to FEMA within 60 days after you've received the determination letter. Now what? You may receive a call or letter from FEMA asking for more information. Or FEMA may schedule another inspection of your primary home. Once you've sent



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FEMA an appeal, you can expect a decision letter within 90 days after FEMA receives it.

Still have questions about your FEMA letter? If you have questions about your FEMA letter, call the FEMA Helpline at 800-621-3362. Press 2 for Spanish or 3 for an interpreter who speaks your language. If you use video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. The Helpline is open seven days a week, 6 a.m. to 10 p.m.

For disaster updates from FEMA, follow @FEMAregion5 on Twitter, and turn on mobile notifications. Visit the disaster webpage at fema.gov/disaster/4676.

For disaster updates from the Illinois Emergency Management Agency (IEMA), follow @ReadyIllinois on Twitter, Facebook and Instagram and turn on mobile notifications. <http://www.illinois.gov/iema/> continues to be a go-to, single source to help Illinois residents easily find information and disaster-related resources.

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FEMA's mission is helping people before, during, and after disasters.

