

# How to Appeal a FEMA Decision

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**DES MOINES, Iowa** –Iowa residents who sustained damage from the August 10 derecho may receive a letter from FEMA saying they are ineligible for disaster assistance and can appeal the decision if they disagree.

All disaster assistance applicants have the right to appeal, and sometimes a quick fix is all that is needed. Read your letter carefully to clarify why your application was labeled “ineligible” or “incomplete.” It will explain the application status and what you can do to respond.

## Common reasons for ineligibility

- **You are insured.** Contact FEMA if your insurance settlement is insufficient to meet your disaster-related needs or if you have exhausted the Additional Living Expenses provided by your insurance company.
- **Your insurance company denies your claim.** You must provide documentation that identifies the denial or exclusions of your insurance settlement before FEMA will consider your assistance eligibility.
- **You reported no home damage when you registered with FEMA.** If you reported your home had no damage but later discover it’s not habitable anymore, contact FEMA to let them know.
- **Home is safe to occupy.** FEMA housing assistance typically only covers costs to make your home habitable.
- **Proof of occupancy.** When FEMA is unable to verify occupancy of your primary residence, you may provide FEMA with documentation, such as utility bills, a bank or credit card statement, phone bill, pay stubs, a driver’s license, state-issued ID card or voter registration card showing the damaged dwelling’s address.
- **FEMA could not verify your identity.** FEMA must be able to verify the identity of the applicant/co-applicant. FEMA will ask for the last four digits of their social security number. If that information cannot be provided, FEMA will ask for their date of birth along with other verifiable information.



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- **No initial rental assistance.** You indicated to the inspector that you were not willing to move while your damaged home was being repaired. This made you ineligible for FEMA temporary rental assistance. However, you may have since found further damage to your home that may require you to move. Since your housing needs have changed, contact FEMA as soon as possible to update your housing status.

## Keep in mind

- FEMA grants are meant for costs to return your home to a safe, sanitary and functional condition. This means your home is habitable. Damage to non-essential space or property is not eligible under FEMA programs. If you have questions about the type of damage eligible under FEMA programs, you can call the FEMA helpline at 800-621-3362 or TTY 800-462-7585. Those who use 711 or Video Relay Service can call 800-621-3362.
- Damage to your home must have been caused by the August 10 storms and have occurred at your primary residence in [Benton, Boone, Cedar, Jasper, Linn, Marshall, Polk, Poweshiek, Scott, Story and Tama](#) Counties.

Collecting the following documents before you start your appeal may make the process easier:

- Decision letter from FEMA in response to your request for assistance;
- A copy of the lease if you rent your apartment or home;
- Homeowners or flood insurance policy and any correspondence to/from the insurer regarding denial or settlement of the claim;
- Rent receipts or other proof of payment for alternate housing (if FEMA denied rental assistance);
- Estimates, contracts, receipts, cancelled checks, or other proof of expenses for home repair, personal property replacement, moving and storage costs, medical or dental treatment, or funeral expenses; and/or
- Inspection reports, photographs, or other proof that your home was made uninhabitable by the storm.

Send a letter with any additional documentation to FEMA asking for reconsideration. This must be done within 60 days of the date of your ineligibility letter. Late appeals will be considered with a written or verbal explanation as to why the appeal was late (for example, lack of available contractors, illness, and/or



work).

You can send the letter in one of the following ways:

- By mail: FEMA's Individuals and Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055.
- By fax: 1-800-827-8112.
- Online via a FEMA online account: to set up an online account, visit [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov), click on "Check Status" and follow the directions.

There may be other reasons why FEMA determined you were ineligible. However, you may still be eligible for a low-interest disaster loan from the U.S. Small Business Administration (SBA) or a grant under FEMA's Other Needs Assistance program. If you have questions about the letter you received, call FEMA at **800-621-3362** (TTY: **800-462-7585**).



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