How to Appeal FEMA Decisions

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CHICAGO – You can't believe your eyes! FEMA sent you a determination letter that says you are not currently approved for federal disaster assistance even though your home was damaged in the June 29 – July 2 storms and flooding. What do you do now? **Appeal!**

An appeal is a written request to FEMA to review your file again. It is also an opportunity for you to provide new or additional information not previously submitted that may affect the decision. You have the right to appeal any decision by FEMA regarding your application for Individual Assistance, such as your initial eligibility decision, the amount or type of assistance provided to you, late applications, or requests to return money.

An appeal should be filed in the form of a signed letter **within 60 days** of the date on the determination letter. In the appeal, explain why you disagree with the decision. Be sure to include the following:

- Applicant's full name, current address and the address of the damaged dwelling.
- Applicant's 9-digit FEMA registration number, found at the top of the determination letter (on every page).
- Any relevant documentation that supports your request, e.g., contractor estimates, rent checks, insurance correspondence, inspection reports, photographs of damage, receipts.
- FEMA disaster declaration number, DR-4728-IL (on every page).
- Applicant's signature and the date.

If you choose to have a third party submit an appeal on your behalf, the appeal letter must be signed by the third party. Additionally, please include a statement signed by you authorizing the third party to appeal on your behalf.

Mail your appeal letter to:

FEMA Individuals & Households Program
National Processing Service Center
P. O. Box 10055
Hyattsville, MD 20782-8055

Appeal letters and supporting documentation can also be uploaded to your account on DisasterAssistance.gov, or you can fax it to **800-827-8112**.

Being turned down for assistance may be disappointing but read the letter carefully and all the way through. You may find there's an easy fix for your dilemma – a missing signature, an incomplete address or a missing document.

If you need help and want to talk with a FEMA representative, visit any Disaster Recovery Center or call the FEMA Helpline at **800-621-3362**. Find a center at FEMA Disaster Recovery Center Locator.

Remember, FEMA's Individuals and Households Program (IHP) provides financial assistance to eligible individuals and households affected by a disaster who have uninsured or underinsured disaster-related expenses. FEMA assistance is not the same as insurance, nor can it return the survivor to their pre-disaster condition. Federal assistance from FEMA only provides funds for temporary housing and basic repairs for a home to be safe, sanitary, and functional.

Additional disaster assistance can be sought from the U.S. Small Business Administration, which offers eligible homeowners, renters and businesses disaster loans at low interest rates. Contact SBA through its Disaster Assistance Customer Service Center at **800-659-2955** or visit https://www.sba.gov/funding-programs/disaster-assistance/physical-damage-loans.

The deadline to apply to FEMA for federal assistance is **October 30.** While the application period is closed after that date, FEMA will continue to receive and process appeals and assist applicants with questions. For additional information about the disaster recovery operation in Illinois, visit https://fema.gov/disaster/4728.

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Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency, or economic status.

FEMA

Reasonable accommodations, including translation and American Sign Language interpreters via Video Relay Service will be available to ensure effective communication with applicants with limited English proficiency, disabilities and access and functional needs. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-3362 (including 711 or Video Relay).