

A “no” can become a “yes” with a successful FEMA appeal

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NASHVILLE, Tenn.— The record-breaking rainfall came on so fast and furious Aug. 21, deadly flash flooding was unavoidable for many. People in Dickson, Hickman, Houston, and Humphreys counties are now looking for answers. FEMA’s Individuals and Households Program (IHP) provides eligible survivors with financial assistance and direct services. Hundreds of middle Tennessee residents have already filed an application. Some, however, may receive a letter stating their claim is ineligible for payment. If you receive that letter, you may be able to change the outcome. Many times, it’s a simple fix. An application is often denied because additional information is needed.

Here are some tips to consider when appealing a FEMA ineligible determination.

Tip 1: Know your deadline.

You have **60 days** from the date of your FEMA determination letter to appeal. Circle the deadline on your calendar or write yourself a note to keep the date in the forefront. Once FEMA reviews your letter, you may receive a phone call or a follow-up letter asking for more documentation.

Tip 2: Understand why FEMA deemed your claim ineligible before writing the appeal.

You may not agree with it but analyze why FEMA determined your application was ineligible. It could be as simple as a missing document, which you can submit with your appeal. Read FEMA’s letter from beginning to end to completely understand what the agency needs from you.

Tip 3: Include evidence to support your appeal.

It’s important to write a letter explaining why you disagree with FEMA’s decision, but you should also include documentation that supports what’s outlined in your



appeal letter. This will help FEMA fight fraud and it can also strengthen your response.

Examples of documents to include with an appeal letter:

- Copy of flood insurance declaration page, if applicable.
- For proof of occupancy, FEMA accepts an employer statement, lease, utility bill (electric, water/sewer, etc.), bank or credit card statement, phone bill, cable/satellite bill, driver's license, state-issued identification card, motor vehicle registrations, letters from local schools (public or private), documents from federal or state benefit providers, social service organizations (such as community assistance programs and non-profits), or court documents. *All bills and/or statements must be dated within 3 months of the disaster.*
- To prove ownership, include your mortgage or insurance documents, mortgage payment booklet, tax receipts or a deed. If your documents were lost or destroyed, contact financial, insurance and/or government agencies in your area to see if you can get a replacement. The following website also offers guidance on replacing lost documents: <http://www.usa.gov/replace-vital-documents>. FEMA will also accept a written document in which you declare yourself the owner of property. The letter does not need to be notarized, but it must match the information on your FEMA application.
- Survivors living in mobile homes or travel trailers can also include a signed statement from a commercial or mobile home park owner or a self-declaration as a last resort to prove the damaged home or rental was their primary residence.
- For homes that have been passed down over the generations without any traditional ownership verification, you may include a public official's letter or receipts for major repairs or improvements to verify ownership.

Tip 4: Include your application number on every page of the documents you submit.

Tip 5: Can't write the appeal yourself? Authorize someone to write it for you.

- ■ If you are the applicant and are unable to write an appeal letter yourself, ask someone to write it for you. Consider asking a family member, friend or a lawyer. Just be sure to provide FEMA with a signed statement saying the writer is authorized to act on your behalf.



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- You can also call the FEMA Helpline at 800-621-3362 (TTY 800-462-7585) to find out more about this. Multilingual operators are available, and lines are open every day from 6 a.m. to 10 p.m. Central Time. Those who use a relay service such as a videophone, InnoCaption or CapTel should provide FEMA with their specific phone number assigned to that service.

Tip 6: Don't forget to sign your appeal letter. And when you're ready, there are three ways to submit your appeal:

- ■ Fax it to 800-827-8112
- Send it by mail to FEMA National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-8055
- Upload documents to your disasterassistance.gov account.

Tip 7: Expect a decision letter to your appeal within 90 days.

For more information on Tennessee's disaster recovery, visit www.tn.gov/tema.html and www.fema.gov/disaster/4609. You may also follow FEMA on www.facebook.com/fema and Twitter [@FEMARegion4](https://twitter.com/FEMARegion4).

