

# Understanding FEMA Decisions and Your Appeal Options

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If you sustained damage to your home and/or personal property caused by Hurricane Fiona, and you were not found eligible for FEMA assistance, here are some common reasons and steps you can take to have your case reconsidered:

## Common Reasons You May Not Qualify for Assistance:

- **FEMA was unable to verify that you are the homeowner.** FEMA requires proof of ownership from disaster survivors who apply for federal assistance to help them with repairs to their damaged homes. FEMA verifies ownership by means of automated public and government records or by using documents you submit.
  - **What to Know:** A full list of documents to verify you own your home can be found in your FEMA letter. Submit your documents along with a signed appeal letter to have your case reconsidered.
- **FEMA could not verify your identity.** FEMA must be able to verify your identity, which prevents fraud and ensures you receive eligible disaster assistance.
  - **What to Know:** If FEMA is unable to verify your identity through public records, you'll need to submit documentation. A full list of documents to verify your identity can be found in your FEMA letter. [Submit your documents along with a signed appeal letter to have your case reconsidered.](#)



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- **You have an insurance policy that covered the damage to your home.** Federal assistance cannot duplicate insurance payments.
  - **What to Know:** If you reported having insurance, but it didn't cover the damage to your home or pay for all essential repairs, you can submit your insurance settlement records to FEMA for review.
  
- **There is more than one application filed for your household.** Only one application per household is considered.
  - **What to Know:** If more than one member of a household has applied, the additional registrants should call the FEMA Helpline to withdraw their applications. Once this occurs, the original registration for the household can be processed for assistance.
  
- **Your home is safe to occupy.** Damage caused by the disaster did not make your home unsafe to live in. Damage to non-essential areas, landscaping or spoiled food is usually not covered for FEMA assistance.
  - **What to Know:** If you disagree with FEMA's decision, get third-party documentation in writing (bid for repairs, condemnation notice, etc.) that states/supports your home is uninhabitable. Submit your documents along with a signed appeal letter to have your case reconsidered.
  
- **A FEMA inspector was unable to reach you at the contact information you provided.** You must return FEMA phone calls and requests for information in a timely manner. If FEMA cannot make contact with you, or you do not provide the requested information, FEMA may find you ineligible.



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- **What to Know:** Inspectors try a minimum of three times to contact applicants, calling at different times on different days and visiting residences if necessary. If you are unable to meet with the inspector, you must call FEMA to schedule the appointment.
  
- **A lapse in your flood insurance triggered a loss of certain types of disaster assistance.** If the requirement to obtain and maintain flood insurance was ever placed on your flood-damaged home, and there is not a policy in place at the time of a flooding event, you may not be eligible for certain types of assistance. This includes grants for home repairs, personal property or any other losses that might have been covered by a flood insurance policy, even if you are otherwise eligible.
  
- **What to Know:** You may still be able to receive assistance for items that would not be covered by flood insurance, such as rental assistance, disaster-related funeral, medical or dental expenses, or repair costs for disaster-damaged septic systems, wells, retaining walls, private access roads, or private bridges.
  
- **If you disagree with any FEMA decision, you have a right to appeal.** Submit your signed appeal letter in writing:
  - By mail to: FEMA - Individuals & Households Program National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-8055
  - Uploaded to your account on [DisasterAssistance.gov](https://DisasterAssistance.gov)
  - Faxed to 800-827-8112

To apply for FEMA assistance, visit [DisasterAssistance.gov](https://DisasterAssistance.gov), use the [FEMA mobile app](#) or call the **FEMA Helpline at 1-800-621-3362**. If you use video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.



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Operators are available seven days a week from **7 a.m. to 2 a.m.**

