

# Common Reasons for FEMA's Eligibility Decisions and How to Appeal Them

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## Common Reasons You May Not Be Currently Eligible for FEMA Assistance

- **You own or rent your home, and it's still safe to live in** – There isn't enough damage to your home caused by the disaster, or the damage doesn't affect whether you can live in the home. FEMA housing assistance can only return your home to a safe, sanitary and functional residence. Damage to non-essential areas, landscaping or spoiled food is not covered for FEMA assistance.
  - If you believe your home or personal property had more damage than the inspector reported, you can submit a contractor's statement or estimate, a mechanic's statement or estimate, a statement from a local official or receipts for expenses caused by the disaster to explain why a different grant amount may be necessary.
  - If the damage to your property wasn't caused by the Sept. 17-18 severe storms and flooding, or if you already received FEMA assistance for damage because it was caused by a different federally declared disaster then your home may be considered safe to live in and you won't be eligible for assistance.
- **You do not wish to move from your home, or you're not required to stay elsewhere while repairs are made** – If you told FEMA that you weren't willing to leave your home while repairs were being made, we won't be able to offer financial assistance to relocate. If your situation changes, contact FEMA to update your application.
  - **Renters:** If you live in an apartment and the owner requires you to leave so repairs can be made to the apartment or building, call the **FEMA Helpline at 800-621-3362** and update your status. You may be eligible for assistance.
- **We couldn't contact you** – We can't help you if we can't contact you to schedule an inspection. Call the FEMA Helpline at **800-621-3362** to update your information and let us know that you still need assistance.
- **We need more information from you** – This could include:



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- proof of insurance coverage
- a copy of an insurance claim settlement document
- [proof of identity](#)
- [proof of occupancy](#)
- [proof of ownership](#) and/or
- proof that the damaged property was the applicant's primary residence during the disaster.

## How Do I Appeal?

An appeal is your opportunity to give us more information or explain why you disagree with our determination. To appeal, write us a letter within 60 days of receiving your determination letter. Include any information that we requested. Make sure to include:

- 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, such as contractor estimates, rent checks, insurance correspondence, inspection reports, photographs of damage or receipts.
- FEMA disaster declaration number, DR-4749-IL (put it on every page).
- Applicant's signature and the date.

There are four ways to submit your appeal letters and supporting documents:

### Mail

FEMA - Individuals & Households Program National Processing Service Center

P.O. Box 10055

Hyattsville, MD 20782-8055

### Online



- Visit [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance) to create an account where you can upload documents.

#### In Person

- You can take your appeal request to a Disaster Recovery Center. Find the Disaster Recovery Center nearest you by visiting [www.fema.gov/drc](https://www.fema.gov/drc).

#### By Fax

- Fax your appeal letter and supporting documents to (800) 827-8112, Attention: FEMA - Individuals & Households Program

FEMA 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's home to its pre-disaster condition.

If you have questions about your FEMA letter or the appeal process, visit a Disaster Recovery Center or call the FEMA Helpline at **800-621-3362**. If you use a relay service such as video relay service, captioned telephone service or others, give FEMA your number for that service when you appeal. The deadline to apply for FEMA assistance is January 19, 2024. FEMA will continue to accept appeals and assist applicants with questions after the deadline.

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*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. Reasonable accommodations, including translation and American Sign Language interpreters 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. If you use video relay service, captioned telephone service or others, give FEMA your number for that service.*

