

# Understanding a FEMA Determination Letter, How to Appeal

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Release Date: 10? 1, 2020

If you received a letter from FEMA that says you're ineligible, that's not the last word. A quick fix, like providing more information, may change your status. Also, you have the right to appeal if you disagree.

## Solutions may be simple

- After applying, a survivor will receive a letter that explains FEMA's eligibility decision and the reason for that decision.
- For help understanding the letter, call FEMA at **800-621-3362**; TTY users may call **800-462-7585**. Those who use Video Relay Service can call **800-621-3362**.
- Often, applicants need only to submit extra documents for FEMA to process their application. FEMA can reconsider your application in some cases if you:
  - **Submit insurance documents.** Provide documents from your insurance company that show your policy coverage and/or settlement is not enough to make essential home repairs, provide a place to stay, or replace certain contents. FEMA cannot duplicate homeowner or renter insurance benefits.
  - **Prove occupancy.** Provide documents that prove the damaged home or rental was your primary residence by supplying a copy of utility bills, driver's license or lease.
  - **Prove ownership.** Provide mortgage or insurance documents, tax receipts or a deed. If you don't have a deed handy, contact your local or county officials about obtaining a copy.
  - **Lost documents.** Visit the following website for information on replacing lost documents: <https://www.usa.gov/replace-vital-documents#item-213436>
- File an appeal if you disagree with FEMA's decision. If you feel the amount or type of assistance is incorrect, submit a signed, written explanation outlining why you believe FEMA's decision is incorrect and copies of any documents supporting your appeal, including proof of your disaster losses.
- Your full name, your FEMA application number and disaster number (DR-4562-OR), your pre-disaster primary residence address and your current phone



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number and address should be included on all submitted documents.  
Application and disaster numbers are printed on page 1 of your determination letter, above your name and address.

## How to submit your appeal documents

- Be sure to include the cover letter you received from FEMA when you submit your appeal documents.
  - Mail documents and your appeal letter within 60 days of receiving your determination letter to the address below.

FEMA National Processing Service Center  
P.O. Box 10055  
Hyattsville, MD 20782-7055

- Fax them to **800-827-8112**.
- Upload them online at [disasterassistance.gov](https://disasterassistance.gov) if you have a FEMA online account. To set up a FEMA online account, visit that site and click on “Check Your Application and Log In” and follow the directions.

## Have questions, need to talk about your eligibility status?

- Call the FEMA Helpline at **800-621-3362** or TTY at **800-462-7585**.
  - If you use a Relay service, such as your videophone, InnoCaption or CapTel, please provide your specific number assigned to that service. It is important that FEMA is able to contact you. You should be aware phone calls from FEMA may come from an unidentified number.
  - When you register for FEMA disaster assistance, please pay special attention to question **number 24**. Answer “yes” to this question if you have a disability, accessibility need, or another health or medical condition. This is the best way to note any additional disability-related losses and/or needs. This question will also help identify other services for which you may be eligible to receive reimbursement.
  - At any time, applicants with disabilities who may require a reasonable accommodation can ask FEMA staff directly or submit their accommodation request via email to FEMA’s Office of Equal Rights at [FEMACivilRightsOffice@fema.dhs.gov](mailto:FEMACivilRightsOffice@fema.dhs.gov) or by calling FEMA’s Civil Rights Resource line at (833) CVL-RGHT (833-285-7448).



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## Applying with FEMA

Survivors who need to apply may do so online at [www.disasterassistance.gov](http://www.disasterassistance.gov) or by downloading [FEMA's mobile app](#). You may call FEMA toll-free at **1-800-621-FEMA (1-800-621-3362)** or (TTY: 800-462-7585) to apply for assistance or check your application status. Toll-free numbers are open daily from 7 a.m. to 10 p.m. Multilingual operators are available.

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*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362) 711/VRS - Video Relay Service). Multilingual operators are available. (Press 2 for Spanish). TTY call 800-462-7585.*

