

# How to Appeal FEMA's Decision

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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 cannot duplicate losses covered by insurance. If your insurance does not cover all your losses, or is delayed, you may be eligible for assistance for your unmet needs. FEMA IHP assistance is not a substitute for insurance and cannot pay for all losses caused by a disaster; it is intended to meet basic needs and supplement disaster recovery efforts.

If you receive a letter from FEMA saying you are ineligible for assistance, don't be discouraged. It's important to read the letter carefully and entirely. The letter explains why you may have been ineligible for assistance but may also include information about what is needed to continue processing your application. The letter will explain how to appeal the decision.

## The Appeal Process

An appeal is a written request to FEMA to review your file again, and a chance for you to provide new or additional information not previously submitted that may affect the decision. You may 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, requests to return money, or a denial of Continued Temporary Housing Assistance.

Appeals must be sent within 60 days of the date of your decision letter and must include:

- A written letter to FEMA with the following information:
  - Explanation of why you disagree with FEMA's decision
  - Your full name, current address, and damaged dwelling address
  - Your 9-digit FEMA application number written on all pages (this number can be found at the top of your FEMA letter)



- FEMA disaster declaration number on every page (for Illinois use DR-4676-IL)
- Your signature and the date
- Copies of any documents supporting your appeal, such as:
  - Proof of ownership or occupancy
  - Receipts, bills, and/or estimates which must include contact information for the contractor or service provider, so FEMA can verify the information

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.

Appeal letters and supporting documents can be sent to FEMA in the following ways:

- Upload to your disaster account at [DisasterAssistance.gov](https://DisasterAssistance.gov)
- Mail to **FEMA, PO Box 10055, Hyattsville, MD 20782-8055**
- Fax to **800-827-8112**

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 833-285-7448. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Multilingual operators are available (press 2 for Spanish and 3 for other languages).

For disaster updates from FEMA, follow [@FEMAreion5](https://twitter.com/FEMAreion5) on Twitter, and turn on mobile notifications. Visit the disaster webpage at [fema.gov/disaster/4676](https://fema.gov/disaster/4676).

For disaster updates from the Illinois Emergency Management Agency (IEMA), follow [@ReadyIllinois](https://twitter.com/ReadyIllinois) on [Twitter](https://twitter.com/ReadyIllinois), [Facebook](https://www.facebook.com/ReadyIllinois) and [Instagram](https://www.instagram.com/ReadyIllinois) and turn on mobile notifications. <http://www.illinois.gov/iema/> continues to be a go-to, single source to help Illinois residents easily find information and disaster-related resources.

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*FEMA's mission is helping people before, during, and after disasters.*

