

How to Appeal a FEMA Disaster Assistance Decision

New Jersey survivors affected by flooding caused by remnants of Hurricane Ida who have registered for disaster assistance may receive a letter from FEMA stating they are ineligible. However, this may not be the final word.

If an applicant believes FEMA's decision was incorrect, they can file an appeal with FEMA. Applicants must appeal initial eligibility determinations within 60 days of the date on their eligibility notification letter.

The first step is for applicants to read their determination letter carefully to understand why FEMA decided the application was "ineligible." Many times, it could be something as simple as providing missing documents or information.

Important Documents to Include with an Appeal Letter

Often, applicants need only to submit extra documents for FEMA to process their application. FEMA may find an applicant ineligible if the following documents are missing:

- 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.
- Proof of 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.
- Proof of 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>

All appeals must be in writing. The appeal letter should explain why the applicant thinks FEMA's decision is not correct. When filing an appeal, the submission should also include the following information: applicant's full name, applicant's FEMA Application Number and Disaster Number, address of the applicant's pre-disaster primary residence, and the applicant's current phone number and address. It is important to include any documentation FEMA requests and/or that supports the appeal claim. Also, if the person writing the appeal letter is not the applicant or a member of the household, applicants must submit a signed statement that the writer is authorized to act on behalf of the applicant.

How to Submit an Appeal

- **IMPORTANT:** When submitting an appeal, be sure to include the cover letter you received from FEMA.
- Mail documents and your appeal letter within 60 days of receiving your determination letter to:

FEMA National Processing Service Center, P.O. Box 10055 Hyattsville, MD 20782-8055

- Fax them to 800-827-8112.
- To set up a FEMA online account or to upload documents online, visit disasterassistance.gov and click on “Check Your Application and Log In” and follow the directions.

Applicants will receive a decision letter within 90 days of FEMA's receipt of your appeal.

Those who need help understanding their letter can call FEMA at **800-621-3362** (TTY 800-462-7585). The toll-free telephone lines currently are operating 24 hours per day, seven days a week. 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.