

How to Appeal Your Determination Letter

If you receive a letter from FEMA that states you are ineligible for assistance, you can appeal. Ineligible does not mean denied – just that FEMA has not received everything needed to process your application.

Common Reasons for Ineligibility

First, read your letter carefully to determine why FEMA couldn't process your application. Some of the most common reasons are:

- Damage was covered by insurance: FEMA cannot duplicate benefits, which means the agency can't pay for damage covered by another source.
- Damage did not make your home unsafe to live in: FEMA assistance will cover the cost of making your home habitable, but can't cover repairing or replacing non-essential items.
- Missing documents. Make sure your application includes copies of:
 - Insurance documents: proof the property was covered by insurance, and that the coverage or settlement was not enough to complete essential repairs.
 - Proof of identity: passport, Social Security card and federal or state I.D., military I.D., or payroll stub that shows all or part of your Social Security number.
 - For a complete list of documents that can prove identity, visit [Options to Verify Your Identity with FEMA | FEMA.gov](#).
 - Proof of occupancy (homeowners and renters): lease, utility bills, driver's license, letter from a mobile home park manager or public official, or other document that shows the damaged home was your primary residence when the disaster occurred.
 - Proof of ownership (homeowners only): deed, mortgage statement, property tax bill, letter from a mobile home park manager, or other document that shows you own your home.
 - For a complete list of documents that can prove ownership or occupancy, visit [Verifying Home Ownership or Occupancy | FEMA.gov](#).

How to Appeal

Within **60** days of the date on FEMA's letter:



FEMA

1. Gather any documents or information requested
2. Write a letter to explain why you're appealing. Make sure to include:
 - Applicant's full name and signature
 - Applicant's pre-disaster address
 - Applicant's current address
 - Applicant's current phone number
 - FEMA disaster number: for this disaster, "FEMA DR-4720-VT"
 - Today's date
 - 9-digit application number on all documents
3. Submit your letter, supporting documents and the cover page from FEMA's letter in one of these ways:
 - Mail to: FEMA National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055
 - Fax to 800-827-8112 (Attention: FEMA)
 - Upload to your account on DisasterAssistance.gov

Once FEMA receives your appeal, they may contact you by phone or mail to ask for more information or schedule another home inspection. You will receive a decision letter within 90 days.

To watch an accessible video about how to appeal, go to [FEMA Accessible: Understanding Your Letter - YouTube](#).

For help with any step of the appeal process, visit DisasterAssistance.gov, download the [FEMA App](#), or call the FEMA Helpline at **800-621-3362** (if you use a relay service such as video relay service (VRS) or captioned telephone service, give FEMA your number for that service when you call). To get help in person, visit a Disaster Recovery Center – locations and hours are listed at fema.gov/drc.

FEMA is committed to ensuring disaster assistance is accomplished equitably, without discrimination on the grounds of race, color, religion, nationality, sex, age, disability, English proficiency or economic status. Any disaster survivor or member of the public may contact the FEMA Civil Rights Office if they feel that they are the victim of discrimination. FEMA's Civil Rights Office can be contacted at 833-285-7448. Multilingual operators are available.

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