



Legal Services
of NORTH FLORIDA
HOPE. JUSTICE. FOR ALL.

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LEGAL SERVICES OF NORTH FLORIDA

FEMA APPEALS

If **FEMA denies or limits your aid**, you can appeal the decision. This includes denials, the amount or type of assistance, overpayments, or requests for more Temporary Housing Assistance. Appeals can also address late applications, identity verification, or insurance details.



Common Reasons for Denial

- You have insurance that covered the damages
- The damages were not caused by the current disaster
- The damages were not enough to affect living areas or personal property
- The home is not the primary residence of the owner
- The ownership of the home cannot be verified by FEMA
- The occupancy of the home could not be verified

Things to Know

Appeal Requirements:

- For disasters before March 22, 2024: Appeals must be in writing and signed by you or your co-applicant.
- For disasters after March 22, 2024: A signed, written appeal letter is no longer required; only supporting documentation is needed.
- If a third party (e.g., a lawyer) submits your appeal, both you and the third party must sign an authorization statement.

What to Include:

- FEMA registration number.
- Supporting documents (e.g., a contractor's estimate for damage/repairs).

Deadlines:

- Appeals must be postmarked within 60 days of the date on FEMA's determination letter.

Processing Time:

- FEMA typically decides appeals within 30 days, but it may take up to 90 days.



Determination Letters

FEMA typically sends a determination letter within 10 days of an inspection, explaining the assistance decision, any denials, or requests for more information. It also includes appeal instructions. If you don't receive a letter, contact FEMA to check for errors or delays.

You Can File an Appeal:

- ✓ Online by creating an account at disasterassistance.gov
- ✓ In Person at a [Disaster Recovery Center](#)
- ✓ By Mail to: FEMA Individuals and Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-8055
- ✓ By Fax: 1-800-827-8112 ATTN: FEMA – Individuals and Households Program, Appeals Officer. Keep the fax confirmation page and confirm receipt by phone 1-800-621-3362

Keep copies of all documents and letters sent to FEMA.



(850) 385-9007



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